

Commonwealth of Massachusetts
**EXECUTIVE OFFICE OF HOUSING &
LIVABLE COMMUNITIES**

Maura T. Healey, Governor ♦ Kimberley Driscoll, Lieutenant Governor ♦ Edward M. Augustus Jr., Secretary

Via email: kclark@millburyma.gov

June 2, 2025

Ms. Mary Krumsiek, Chairman
Millbury Board of Selectmen
Town Hall
127 Elm Street
Millbury, MA 01527

RE: Housing Production Plan – Approved

Dear Ms. Krumsiek:

The Executive Office of Housing and Livable Communities (EOHLC) approves the Millbury Housing Production Plan (HPP) pursuant to 760 CMR 56.03(4). The effective date for the HPP is May 27, 2025, the date that EOHLC received a complete plan submission. The HPP has a five-year term and will expire on May 26, 2030.

Approval of your HPP allows the Town to request EOHLC's Certification of Municipal Compliance when units of SHI Eligible Housing, as defined under 760 CMR 56.02, have been produced during one calendar year, which must be the same calendar year¹ that certification is requested, totaling at least 0.5% (30 units for a one-year certification) or 1.0% (59 units for a two-year certification) of year-round housing units. For purposes of the Certification of Municipal Compliance, units will be considered to have been "produced" during the year when they are first eligible to be counted on the Subsidized Housing Inventory (SHI) and otherwise are in compliance with the approved HPP, 760 CMR 56.00 *et seq.*, and EOHLC's Guidelines. If you have questions about eligibility for the SHI, please visit our website at: <https://www.mass.gov/chapter-40-b-planning-and-information>.

I applaud your efforts to plan for the housing needs of Millbury. Please contact Phillip DeMartino, Technical Assistance Coordinator, at (617) 573-1357 or Phillip.DeMartino@mass.gov if you need assistance as you implement your HPP.

Sincerely,

Caroline "Chris" Kluchman
Director, Livable Communities Division

cc: Senator Michael O. Moore
Representative Paul K. Frost
Karyn E. Clark, Town Manager, Town of Millbury
Richard Gosselin, Jr., Chairman, Planning Board, Town of Millbury
Conor McCormack, Planning Director, The Department of Planning and Development, Town of Millbury
Emily Glaubitz, Principal Planner, Central Massachusetts Regional Planning Commission

¹ Up to January 10th of the following year.



TOWN OF MILLBURY

HOUSING PRODUCTION PLAN

2025

PREPARED BY

MILLBURY HOUSING PRODUCTION PLAN COMMITTEE

WITH TECHNICAL ASSISTANCE FROM

CENTRAL MASSACHUSETTS REGIONAL PLANNING
COMMISSION

EXECUTIVE SUMMARY

Welcome to the Town of Millbury's first Housing Production Plan (HPP). This plan was created by a committee of your neighbors -- Millbury residents appointed by the Board of Selectmen working in conjunction with Central Massachusetts Regional Planning Commission (CMRPC). For one year, the Millbury Housing Production Plan Steering Committee and CMRPC worked collaboratively to engage with residents to understand the community's housing needs and develop a plan that will guide the Town of Millbury over the next 5 years.

PLAN PURPOSE

The Housing Production Plan serves two purposes:

- Affirm Millbury's progress toward complying with M.G.L. Chapter 40B -- Massachusetts' rule requiring every municipality to ensure 10% of their housing stock is deed-restricted as affordable. As of 2025, Millbury only has 221 units, or 3.7% of its year-round housing stock, qualify as affordable under Chapter 40B.
- Serve as a roadmap of activities the town can engage in to help with our housing needs.

PLAN CONTENT AND ORGANIZATION

The HPP provides detailed information on the importance of planning for housing, how the state law Chapter 40B impacts Millbury, how the Town can further fair housing and prevent discrimination, and opportunities for diversifying the existing housing stock and meeting the needs of the Millbury community.

This Plan is organized into three principal components:

- **Housing Needs Assessment:** An analysis of the town's unique demographic and housing characteristics that identifies growth trends, market strengths, and potential gaps.
- **Housing Challenges:** An examination of the various barriers preventing the development of diverse, affordable housing in Millbury.
- **Housing Production Goals and Strategies:** A description of the town's vision, goals, and specific steps needed to achieve its goals.

IDENTIFIED HOUSING PRIORITIES

The Housing Production Plan goals and strategies are crafted based on input from the local community. Feedback on local housing needs and preferences was solicited through a town-wide survey, 2 public workshops, and monthly hybrid Housing Production Plan Committee meetings open to the public. A variety of priorities for future housing were identified, including:

- **Diverse housing options:** An adequate mix of opportunities that allows residents of all backgrounds to thrive in Millbury is needed, including rentals, starter homes, mixed-use, housing in a range of sizes and price points, homes and support services for seniors or people with disabilities, etc.
- **Housing with deeper affordability:** Units that are reserved for households earning 60% or less of the Area Median Income (also known as Very Low-Income Households) are in demand.
- **Communities of small-scale housing:** Homes that are smaller, such as cottage homes or tiny homes, in a cluster community can offer more suitable lifestyles for some residents compared to traditional detached single-family homes.
- **Opportunities for first-time homebuyers:** Smaller, more affordable properties as well as financing programs or resources will help first-time homebuyers settle in Millbury.
- **Housing for seniors:** The age 65+ population in Millbury is growing, therefore housing and supportive resources that meet their diverse needs should be readily available.
- **Local advocacy for affordable housing:** Implementation of the strategies outlined in this Plan will require local support, however, currently there is no active volunteer group in Millbury tasked with leading initiatives that address the town's housing needs.

NEXT STEPS

The Housing Production Plan is valid for 5 years and is intended to be a living document that informs and guides decision-making by municipal staff, boards and committees, private and public developers, housing advocacy groups, and residents.

This Plan includes an Action Plan, in the form of a matrix outlining the strategies, timeline for completion, and assigned parties responsible for implementation. Leaders in Millbury are encouraged to refer to the HPP and Action Plan while taking proactive steps towards achieving the town's affordable housing and community planning goals.

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Terms and Definitions

The following definitions are for key terms used throughout this document and are based on information from the United States Census Bureau, Department of Housing and Urban Development (HUD), Executive Office of Housing and Livable Communities (EOHLC), or other sources.

American Community Survey (ACS): The American Community Survey, or ACS, is a survey conducted every year by the United States Census Bureau. It is the premier source for detailed population and housing information for the country. New data is released each year in the form of estimates, in a variety of tables, tools, and analytical reports.

Affordable Housing: Housing that is restricted to individuals and families with qualifying incomes and asset levels, and receives some manner of assistance to bring down the cost of owning or renting the unit, usually in the form of a government subsidy, or results from zoning relief to a housing developer in exchange for the income-restricted unit(s). Affordable housing can be public or private. In Massachusetts, affordable housing units are reserved for households with incomes at or below 80 percent of the Area Median Income (AMI) under long-term legally binding agreements and are subject to affirmative marketing requirements.

Area Median Income: To determine who qualifies for affordable housing, a metric called Area Median Income, or AMI, is used. The Area Median Income (AMI) is the midpoint of a region's income distribution – half of families in a region earn more than the median and half earn less than the median. For housing policy, income thresholds set relative to the area median income – such as 80% of the AMI – identify households eligible to live in income-restricted housing units and the affordability of housing units to low-income households.

Comprehensive Permit: A local permit for the development of low- or moderate- income housing issued by the Zoning Board of Appeals pursuant to M.G.L. c.40B §§20-23 and 760 CMR 56.00. Comprehensive permits can be issued if a municipality has not met any of the three statutory minimums for the amount of affordable housing that exists in the community. A comprehensive permit allows a developer to build more densely than the municipal zoning bylaws would permit, allowing more units per acre of land when constructing a new development, if at least 25% (or 20% in certain cases) of the new units have long-term affordability restrictions.

Cost Burdened: Households are considered cost burdened if they pay more than 30 percent of their gross income for housing costs.

Family: A family is defined by the United States Census as a group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together; all such people (including related subfamily members) are considered as members of one family.

Household: A household is defined by the United States Census as includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit such as partners or roomers, is also counted as a household. The count of households excludes group quarters.

Housing Unit: A housing unit is a house, an apartment, a mobile home or trailer, a group of rooms, or a single room that is occupied, or, if vacant, is intended for occupancy as separate living quarters.

M.G.L. Chapter 40B: This state law enables developers to request waivers to local regulations, including the zoning bylaw, from the local Zoning Board of Appeals for affordable housing developments if less than 10 percent of year-round housing units in the municipality is counted on the SHI. It was enacted in 1969 to address the shortage of affordable housing statewide by reducing barriers created by local building permit approval processes, local zoning, and other restrictions.

Median Age: The age which divides the population into two numerically equal groups; that is, half the people are younger than this age and half are older.

Median Income: Median income is the amount which divides the income distribution into two equal groups, half earning incomes above the median, half earning incomes below the median. The medians for people are based on people 15 years old and over with income.

Multi-family housing: Multi-family housing is a commonly used term referring to residential structures that contain more than one separate residential dwelling unit. Occupants do not necessarily have to constitute a “family”, however, as single-person households can be occupying these units.

Subsidized Housing Inventory: The Subsidized Housing Inventory, or SHI, is used to measure a community’s stock of low-or moderate-income housing. It is the State’s official list for tracking a municipality’s percentage of affordable housing under M.G.L. Chapter 40B.

Introduction

Massachusetts General Laws Chapter 40B requires cities and towns to work towards ensuring that a minimum of 10% of their year-round housing stock qualifies as affordable to households earning at or below 80% of the Area Median Income (AMI). To help meet this 10% goal and take a proactive approach toward the development of affordable housing, the State encourages municipalities to prepare a Housing Production Plan (HPP), which is authorized by M.G.L. Chapter 40, Section 760 CMR 56.03(4) and administered by the Massachusetts Executive Office of Housing and Livable Communities (EOHLC).

This Plan constitutes the Town of Millbury's first Housing Production Plan (HPP). This HPP was developed by the Town of Millbury Housing Production Plan Committee, with technical assistance from the Central Massachusetts Regional Planning Commission (CMRPC). The project was funded by a Planning Assistance Grant from the State's Executive Office of Energy and Environmental Affairs (EOEEA) awarded to the Town of Millbury. This Plan establishes strategies for providing quality housing opportunities to the Town's diverse population, including seniors, young professionals, low-income households, families, and people with disabilities.

Community Overview

Millbury is located in southern Worcester County, on the southern border of the city of Worcester. It is bordered by the towns of Grafton, Auburn, Oxford, and Sutton. Millbury is 45 miles southwest of Boston and lies on Interstate 90, the Massachusetts Turnpike. Route 146, connecting Worcester with Providence, runs through the town.

Millbury belongs to the Blackstone River National Heritage Corridor that recognizes the Blackstone River and its place in the American Industrial Revolution that transformed farming communities into river-based mill-towns and industrial centers. As a Blackstone River Valley mill-town, Millbury developed with a wide variety of housing and businesses that served the entire spectrum of mill employees, managers, owners, and their families. This very important aspect of Millbury's past is critical to understanding the current housing stock and the town's future housing needs.

The Millbury Public School District runs three public schools in the Town. The Elmwood Elementary School and the Shaw Elementary School are both on Elmwood Street, and the Millbury Memorial Junior / Senior High School, serving pupils from grades 7 to 12, is located on Martin Street.

Summary of Housing Production Goals

EOHLC administers the state's Housing Production Program that enables cities and towns to adopt a housing plan that demonstrates the production of 0.5% over one year, or 1.0% over two years, of its year-round housing stock eligible for inclusion in the Subsidized Housing Inventory (SHI). If this is accomplished in any calendar year, the town will have 12 months or 24 months, respectively, when it will have the ability to deny Chapter 40B comprehensive permit applications that it deems do not meet local needs, referred to as certification.¹

As of 2025, Millbury's subsidized housing inventory (SHI) consists of 221 units, or 3.72% of its year-round housing stock. Data from the most recent United States Decennial Census is used as a baseline for the total housing units. As of the 2020 Census, Millbury has 5,947 year-round housing units. The Massachusetts SHI is the most comprehensive listing of deed-restricted affordable housing units compiled by the Massachusetts Executive Office of Housing and Livable Communities (EOHLC). To meet the M.G.L. Chapter 40B SHI target of 10% and not be vulnerable to comprehensive permitting, the town needs to have 595 total subsidized units. If the town increases its affordable housing stock by 0.5% per year, or 30 units, it will meet the 10% threshold by 2038. At this production rate, in five years the town will have an SHI of 6.2%, or 371 affordable units, and will need 224 additional units to achieve 10% affordable housing. The complete list of subsidized housing units in Millbury is included in Table 17 on page 62.

It should be noted that the State's subsidizing agencies have entered into an Interagency Agreement that provides additional guidance to localities regarding housing opportunities for families with children and are now requiring that at least 10% of the units in affordable production developments that are funded, assisted, or approved by a State housing agency have three or more bedrooms (with some exceptions including age-restricted housing, assisted living, supportive housing for individuals, etc.).

¹ If a community has achieved certification within 15 days of the opening of the local hearing for the comprehensive permit, the ZBA shall provide written notice to the applicant, with a copy to EOHLC, that it considers that a denial of the permit or the imposition of conditions or requirements would be consistent with local needs, the grounds that it believes have been met, and the factual basis for that position, including any necessary supportive documentation. If the applicant wishes to challenge the ZBA's assertion, it must do so by providing written notice to EOHLC, with a copy to the ZBA, within 15 days of its receipt of the ZBA's notice, including any documentation to support its position. EOHLC shall review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The ZBA shall have the burden of proving satisfaction of the grounds for asserting that a denial or approval with conditions would be consistent local needs, provided, however, that any failure of the EOHLC to issue a timely decision shall be deemed a determination in favor of the municipality. This procedure shall toll the requirement to terminate the hearing within 180 days.

Summary of Housing Goals and Strategies

The strategies summarized below are based on the 2019 Master Plan, Housing Needs Assessment, prior planning efforts, regular meetings of the Millbury Housing Production Plan Committee, results of the Housing Needs Survey, community input from the public workshops on June 4, 2024 and June 18, 2024, and input from local stakeholders. Some of the strategies reflect a continuation of efforts that have already proven effective in promoting affordable housing in Millbury. It is also important to note that these strategies are presented as a package for the Town to consider, prioritize, and process, each through the appropriate regulatory channels.

Capacity Building Strategies

1. Conduct community outreach and education on affordable housing.
2. Identify and leverage resources to advance housing production and programs.
3. Encourage Millbury staff, board and committee members, and volunteers to participate in educational trainings and programs related to affordable housing.
4. Increase local staffing and financing capacity to create and preserve affordable housing.
5. Investigate and educate the community on the Community Preservation Act (CPA) as a way to provide dedicated revenue for subsidized affordable housing.
6. Activate the Millbury Affordable Housing Trust Fund.
7. Use Trust Fund and other resources to acquire land for small-scale affordable housing and existing buildings that can be redeveloped for mixed-income housing.

Zoning and Policy Strategies

1. Continue to promote accessory dwelling units as an opportunity to create affordably priced housing in established neighborhoods.
2. Create more flexible ways to permanently preserve open space as part of new residential developments.
3. Explore regulations for short-term rental housing.
4. Prepare design guidelines or standards to accompany new multi-family housing developments.
5. Create an inventory of properties potentially suitable for affordable housing development as needed and promote the inventory to affordable housing developers.
6. Adopt an effective inclusionary zoning bylaw that provides built-in “bonus unit” incentives for affordability.
7. Pursue zoning changes to allow cluster developments of small homes, such as tiny home communities and cottage housing communities.

Housing Development Strategies

1. Use the Request for Proposals (RFP) process under Chapter 30B to find competent developers to create affordable housing with municipally owned property.
2. Work with developers of assisted living residences to create some affordable units even if the units cannot qualify for the Chapter 40B Subsidized Housing Inventory.
3. Work with developers of commercial property to create mixed-use developments that include both market-rate and affordable units.
4. Request a higher inclusion of accessible units in proposed housing developments.

Housing Preservation Strategies

1. Preserve existing units on the Subsidized Housing Inventory and ensure future affordable housing units have deed restrictions that remain in effect in perpetuity.
2. Help qualifying residents access housing assistance.
3. Explore opportunities to offer incentives in exchange for deed restricting housing units as affordable.
4. Obtain funding to correct housing code violations and improve the quality of the housing stock.
5. Partner with the Millbury Housing Authority to address housing goals.

Background and Purpose

In 2023, the Town of Millbury was awarded a Planning Assistance Grant from the Executive Office of Energy and Environmental Affairs (EOEEA) in the amount of \$13,500 to develop the town's first Housing Production Plan. The Town subsequently contracted the Central Massachusetts Regional Planning Commission (CMRPC) for technical assistance in developing an updated Housing Production Plan consistent with the State of Massachusetts' requirements under 760 CMR 56.03(4).

To adequately oversee all steps of the plan's development in an efficient manner, the Town established a Housing Production Plan Steering Committee consisting of five (5) volunteers from the Town of Millbury appointed by the Board of Selectmen. Governance of the committee is by an elected Chair and each member has full voting rights. Tasked with the responsibility of guiding the update of the Town's Housing Production Plan, the committee met in a hybrid in-person/remote structure approximately once per month between February 2024 and December 2024. Meetings were open to the public, in accordance with Open Meeting Law, and meeting minutes are publicly available. CMRPC staff and the Millbury Town Planner worked collaboratively with the committee to understand local housing conditions, seek input from the community using multiple platforms, and develop strategies that will support the town with meeting the housing needs of current and future residents. CMRPC provided any guidance and technical assistance needed to achieve the deliverables of the Plan.

The goal in developing a Housing Production Plan (HPP) for the Town of Millbury is to provide the town with a relevant guiding document for implementing affordable, as well as diverse, housing options to meet Chapter 40B regulations. This plan provides the most recent information on demographic, economic, and housing trends and characteristics as well as recommended strategies to address unmet local housing needs. This planning effort is a proactive approach to achieving the following objectives:

- Address unmet housing needs and demands
- Establish a community vision for the future of housing with clear goals and objectives
- Help the Town meet the State 10% affordable housing goal
- Influence and identify the type, location, and amount of housing being developed in the future
- Enhance grant and funding opportunities to support housing initiatives

Housing Production Plans and M.G.L. Chapter 40B

M.G.L. c. 40B, §§ 20-23 – known as Chapter 40B or the Comprehensive Permit Law – is a Massachusetts state law that was enacted in 1969 to facilitate construction of low- or moderate-income housing. It establishes a consolidated local review and approval process (known as a “comprehensive permit”) that empowers the zoning board of appeals (ZBA) in each city and town to hold hearings and make binding decisions that encompass all local ordinances or bylaws and regulations. In certain circumstances, the ZBA’s comprehensive permit decision may be appealed to the Massachusetts Housing Appeals Committee (HAC), which has the power to affirm, modify, or overturn local decisions.

Under Massachusetts General Law Chapter 40B, cities and towns must work to ensure that at least 10% of their total year-round housing stock qualifies as affordable to households earning at or below 80% of the Area Median Income (AMI). For communities that have not reached the 10% threshold, developers can override local regulations by receiving a comprehensive permit from local ZBA’s if they include affordable housing in their projects.

To help meet this 10% goal and take a proactive approach toward the development of affordable housing, the State encourages municipalities to prepare a Housing Production Plan (HPP). This is a 5-year plan authorized by M.G.L. Chapter 40B and administered by the Massachusetts Executive Office of Housing and Livable Communities (EOHLC) that can allow some relief from 40B pressures if the plan is approved by EOHLC and the town meets the required number of affordable housing units that must be created in a year. Communities that have an HLC-approved HPP and that have produced units that are deemed “affordable” totaling at least 0.5% of the community’s year-round housing stock will be granted a “certification of compliance with the plan” and become temporarily “appeal-proof” from Chapter 40B for 12 months following certification, or 24 months following certification if 1.0% of its year-round housing units have been produced as affordable.

Safe Harbors

In regard to Chapter 40B, “safe harbor” refers to conditions under which a ZBA’s decision to deny a comprehensive permit will qualify as consistent with local needs and not be overturned by the HAC, provided the conditions were met prior to the date that the comprehensive permit was filed with the ZBA. Safe harbors include:

Statutory Minima

- The number of low- or moderate-income housing units in the city or town is more than 10 percent of the total number of year-round housing units reported in the most recent Decennial Census;
- Low- or moderate-income housing exists on sites comprising 1.5 percent or more of the community’s total land area zoned for residential, commercial, or industrial use;
- The comprehensive permit before the ZBA would lead to construction of low- or moderate-income housing on sites comprising more than 0.3 of 1 percent of the community’s total land area zoned for residential, commercial, or industrial use, or 10 acres, whichever is larger, in one calendar year.

Additional Safe Harbors Created by Regulation

EOHLC has certified that the community complies with its affordable housing production goal under its approved Housing Production Plan.

- The community has met EOHLC’s “recent progress” threshold (760 CMR 56.03(1)(c) and 56.03(5)). This implies that within the past 12 months, the community has created new SHI units equal to or greater than 2 percent of the total year-round housing units reported in the most recent decennial census. The recent progress threshold can be helpful to a community that does not have an EOHLC-approved Housing Production Plan.
- The project before the ZBA is a project that exceeds EOHLC’s definition of a “large” project under 760 CMR 56.03(1)(d), where the definition of “large” project varies by the size of the municipality (see 760 CMR 56.03(6)).

As of 2025, Millbury does not meet any of the safe harbors and will not be able to deny a comprehensive permit filed with the Zoning Board of Appeals.

Plan Process and Public Outreach

The Town of Millbury contracted the Central Massachusetts Regional Planning Commission (CMRPC) to develop a Housing Production Plan consistent with the State of Massachusetts’ requirements under 760 CMR 56.03(4). To adequately oversee all steps of the plan’s development in an efficient manner, the Town established a Housing Production Plan Steering Committee. Consisting of five (5) volunteers from the Town of Millbury, the committee met approximately once per month for one hour between February 2024 and December 2024. The meetings were held in accordance with Open Meeting Law at the Millbury Town Hall with CMRPC staff and the Millbury Town Planner present, with a remote option via Zoom available for the public to attend. Meetings were frequently attended by multiple dedicated members of the public who offered feedback throughout the process.

A Housing Needs Community Survey was utilized as a tool for gathering widespread public input on affordability and availability of various types of housing in Millbury. The 18-question survey was available online, and paper copies were made available for pick-up and drop-off at the Millbury Public Library, Town Hall, and Senior Center. The community survey was open from March 18, 2024 through May 10, 2024. In total, 243 surveys were completed by town residents. Nineteen percent of survey respondents were under the age of 40, 40% of survey respondents were between the ages of 40 and 59, and 41% of survey respondents were 60 years or older. Eighty-six percent of survey respondents were homeowners, 9% were renters, and 5% had another housing situation. The complete survey, survey results, and the promotional flyer can be viewed in the Appendix.

The key findings from the survey include the following:

- 42% of respondents plan to live in their current Millbury home and anticipate being able to afford housing costs into retirement.
- The top reasons that would drive survey respondents' decision to move out of their community are (1) the high costs of maintaining their current home, (2) looking for a different home size that meets their needs, and (3) looking for an area that has a lower cost of living.
- 89% of respondents said it was either very important or somewhat important to remain in Millbury as they age.
- 47% of respondents are considered cost-burdened (paying 30%-50% of their income towards housing) and 13% of respondents are considered *severely* cost-burdened (paying more than 50% of their income towards housing).
- 39% of respondents stated that they are not able to comfortably afford their home and associated housing costs.
- According to survey respondents, populations most in need of increased housing options include seniors (52%), families (47%), and first-time homebuyers (47%).
- According to survey respondents, housing types most desired in the future are (1) small, single-family market-rate homes geared towards first-time homebuyers, (2) small-to medium-sized single-level homes, and (3) small market-rate homes geared towards seniors.
- 22% of survey respondents would like to see the Town pursue local adoption of the Community Preservation Act (CPA).

The first public workshop was held on June 4, 2024 from 6:00 – 8:00 p.m. at Millbury Public Library. Approximately 10 community members participated in the event and engaged in discussions on the future of housing in Millbury. A second workshop was held on June 18, 2024 from 12:00 – 2:00 p.m. at the Millbury Senior Center, in which approximately 20 community members participated. At both workshops, attendees were introduced to the Housing Production Plan with a presentation by CMRPC, allotted time to ask questions, presented with the results from the community survey, and asked to participate in a breakout group activity on the potential design and placement of alternative housing options for the town. The valuable public input gathered from the discussions and activity of this event has proven helpful in understanding who needs housing and the types and locations of housing that are in demand in Millbury. Materials from the public workshops and the promotional flyers can be viewed in the Appendix.



Image 1: Residents discuss housing issues at the Housing Workshop #1 at the Millbury Public Library on June 4, 2024.

Plan Methodology

Data for this report was gathered from a number of available sources, including:

- 2000, 2010, 2020 U.S. Decennial Census
- 2018-2022 American Community Survey 5-Year Estimates
- Warren Group
- Massachusetts Department of Revenue
- Massachusetts Association of Realtors
- Massachusetts Department of Elementary and Secondary Education
- Massachusetts Executive Office of Housing and Livable Communities
- Central Massachusetts Regional Planning Commission
- Millbury Housing Authority
- Millbury Assessor's Office
- Millbury Planning Department
- Millbury Building Department
- Millbury Housing Production Plan Committee open meetings
- Community input from the June 4, 2024 and June 18, 2024 Public Workshops
- Millbury Housing Needs Community Survey results

Defining Affordable Housing

“Affordable housing” does *not* refer to the design, type, or method of construction of housing units, but to the cost of the housing to the consumer. In Massachusetts, “affordable” means that the housing unit qualifies for inclusion in the Subsidized Housing Inventory, a state-wide comprehensive list of affordable units under long-term, legally binding agreements that are subject to affirmative marketing requirements. For a household to be eligible to rent or purchase an income-restricted unit, the household’s income cannot exceed 80% of the Area Median Income (AMI).

The United States Department of Housing and Urban Development (HUD) and the Massachusetts Executive Office of Housing and Livable Communities (EOHLC) use Area Median Income (AMI) to promote income-restricted housing. The AMI is the median family income for the Metropolitan Statistical Area (MSA). Millbury belongs to the Worcester, MA HUD Metro FMR Area which includes 33 communities in southwest Worcester County. HUD calculates the AMI annually based on the U.S. Census Bureau’s American Community Survey’s (ACS) estimated median family income for the MSA. **As of 2024, the AMI for the Worcester Metro FMR Area is \$117,300. For a household of one, the income limit to qualify for an affordable unit is \$68,500; while for a family of four, the household income limit is \$97,800 to qualify for an affordable unit.**

Municipalities and/or developers are responsible for updating their inventory directly with EOHLC. When new subsidized units are occupied or permitted within a municipality, the municipality (or the developer) must make a written request for units to be added to the municipality’s inventory. This task is accomplished through the *SHI: Requesting New Units Form*, available on the Massachusetts Subsidized Housing Inventory website, which must be submitted to EOHLC.

Table 1: 2024 Area Median Income Limits for the Worcester Metropolitan Statistical Area

Area Median Income	FY 2024 Area Median Income Limit Category	Persons in Household				
		1	2	3	4	5
\$117,300	Low (80%) Income	\$68,500	\$78,250	\$88,050	\$97,800	\$105,650
	Very Low (50%) Income	\$45,000	\$51,450	\$57,900	\$64,350	\$69,500
	Extremely Low (30%) Income	\$27,050	\$30,900	\$34,750	\$38,600	\$41,700
Source: U.S. Department of Housing and Urban Development, 2024 Area Median Income Limits for the Worcester Metropolitan Statistical Area						

Fair Housing and Housing Discrimination

Title VIII of the Civil Rights Act of 1968, commonly referred to as the Fair Housing Act, was enacted with the primary purpose of prohibiting discrimination in transactions involving the rental, sale or financing of a home based on race, color, national origin, religion, sex, familial status and mental or physical handicap. Massachusetts law includes additional protected classes: marital status, sexual orientation, age, gender identity and expression, military or veteran status, ancestry, genetic information, and receipt of public assistance or rental subsidies.

Under Federal law, state and local governments that receive federal housing funds are not only required to refrain from discriminatory practices, but they must also take steps to advance fair housing goals and use their policies and programs to help promote open and inclusive housing patterns (also referred to as “affirmatively furthering fair housing.”) HUD defines “affirmatively furthering fair housing” to include the following:

- Analyzing and eliminating housing discrimination in the jurisdiction;
- Promoting fair housing choice for all persons;
- Providing opportunities for inclusive patterns of housing occupancy regardless of race, color, religion, sex, familial status, disability, and national origin;
- Promoting housing that is structurally accessible to, and usable by all persons, particularly persons with disabilities;
- Fostering compliance with the nondiscrimination provision of the Fair Housing Act.

In 2021, the White House issued a Memorandum to the Secretary of HUD, which declared that the affirmatively furthering fair housing provision in the Fair Housing Act, “...is not only a mandate to refrain from discrimination but a mandate to take actions that undo historic patterns of segregation and other types of discrimination and that afford access to long-denied opportunities.” A number of Executive Orders implicating HUD’s responsibility for implementing the mandate of AFFH were issued by the White House in 2021, including Executive Order 13895, “Advancing Racial Equity for Underserved Communities Through the Federal Government” and Executive Order 13988, “Preventing and Combating Discrimination on the Basis of Gender Identity or Sexual Orientation.”

Under Federal and State law, municipalities must also ensure that municipal policies and programs do not have a disparate impact on members of a protected class. Disparate impact is a significant legal theory in which liability based upon a finding of discrimination may be incurred even when the discrimination was not purposeful or intentional. The municipality should consider if the policy or practice at hand is necessary to achieve substantial, legitimate, non-discriminatory interests and if there is a less discriminatory alternative that would meet the same interest.

Examples of municipal policies and programs that would have a disparate impact include:

- Municipal plans or zoning ordinances that prioritize 1-bedroom units or strictly limit number of bedrooms by unit rather than by development or lot.
- Single-family or large lot size requirements.
- Requirements for unlimited local residency preferences in communities with limited racial/ethnic diversity.
- Plans to fund affordable housing for elderly people only.
- Planning or zoning approval processes that mandate or prioritize townhouses.

Prevalent examples of discrimination that affect housing siting, access to housing, or access to housing services in the region include:

- Predatory lending, redlining and active steering towards certain areas of a community based on race/ethnicity, economic characteristics, and familial status.
- Rental discrimination against families with children and particularly against families with young children due to the presence or potential presence of lead-based hazards.
- Linguistic profiling in both the rental and homeownership markets, especially against persons of Latino origin.
- Landlords who refuse to make reasonable accommodations, changes in rules or policies to allow an equal opportunity to use and enjoy housing, or reasonable modifications, structural changes to allow an equal opportunity to use and enjoy housing, for individuals with disabilities.
- Landlords who refuse to accept housing subsidies, such as a Section 8 housing choice rental voucher, as a source of rental payment

Key Federal Fair Housing Statutes

- Fair Housing Act (Title VIII of the Civil Rights Act of 1968, as amended)
- Title VI of the Civil Rights Act of 1964, as amended
- Section 504 of the Rehabilitation Act of 1973, as amended
- Americans with Disabilities Act of 1990, as amended

Key State Fair Housing Statutes

- Massachusetts Fair Housing Law (M.G.L. Chapter 151B)
- Massachusetts Public Accommodation Law (M.G.L. Chapter 272, section 98)
- Massachusetts Lead Paint Law (Chapter 111, section 199A)

Protected Classes Under Federal and State Law

- Race
- Color
- National Origin
- Religion
- Sex
- Disability/Handicap
- Familial Status; Children
- Marital Status
- Age
- Sexual Orientation
- Gender Identity
- Military Status
- Public Assistance/Housing Subsidy Reciprocity
- Genetic Information
- Ancestry

Housing Needs Assessment

Overview

The purpose of this section is to understand the current supply of housing in Millbury, and how it has changed over the past two decades, as well as to assess how the housing stock is responding to changing demographics, affordability pressures, and market conditions. The location and nature of the homes that have been built reflect land use policies, the housing market, mortgage lending practices, housing discrimination, transportation networks, physiological constraints, and public infrastructure. They are also influenced by structural issues such as economic security and educational attainment, which can encourage self-sufficiency, mobility, and residents' abilities to obtain and maintain housing. Millbury needs housing opportunities that are affordable to households of all income ranges, age ranges, and racial and ethnic backgrounds.

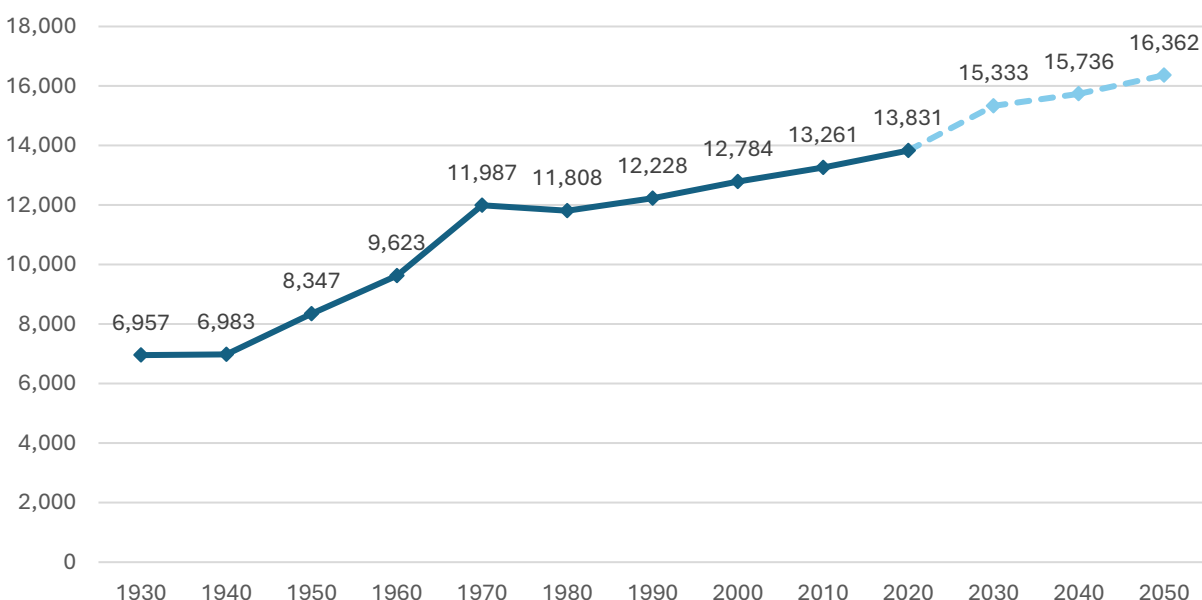
Demographic Characteristics

Population and Household Trends

This housing needs assessment primarily uses data from the United States Decennial Census and the American Community Survey (ACS). The ACS is a nationwide survey that collects information nearly every day of the year. Data are pooled across a calendar year to produce estimates for that year. As a result, ACS estimates reflect data that have been collected over a period of time rather than at a single point in time as is the case with the decennial census, which is conducted every 10 years and provides population counts as of April 1 of the census year. Data available from local sources is used as well to supplement these data.

FIGURE 1: MILLBURY HISTORICAL POPULATION GROWTH WITH PROJECTIONS

SOURCE: U.S. DECENNIAL CENSUS 1930-2020; CMRPC POPULATION PROJECTIONS



At the time of the 2020 Decennial Census, Millbury's population totaled 13,831 residents, with a population density of 881 residents per square mile. The town's most substantial decade of growth occurred between 1960 and 1970 when the population increased by 25%, from 9,623 residents to 11,987 residents in ten years. Following slower growth in the subsequent decades, and beginning with a population decrease between 1970 and 1980, Millbury's population growth rate has stabilized to an average increase of between 3.5% and 4.5% each decade.

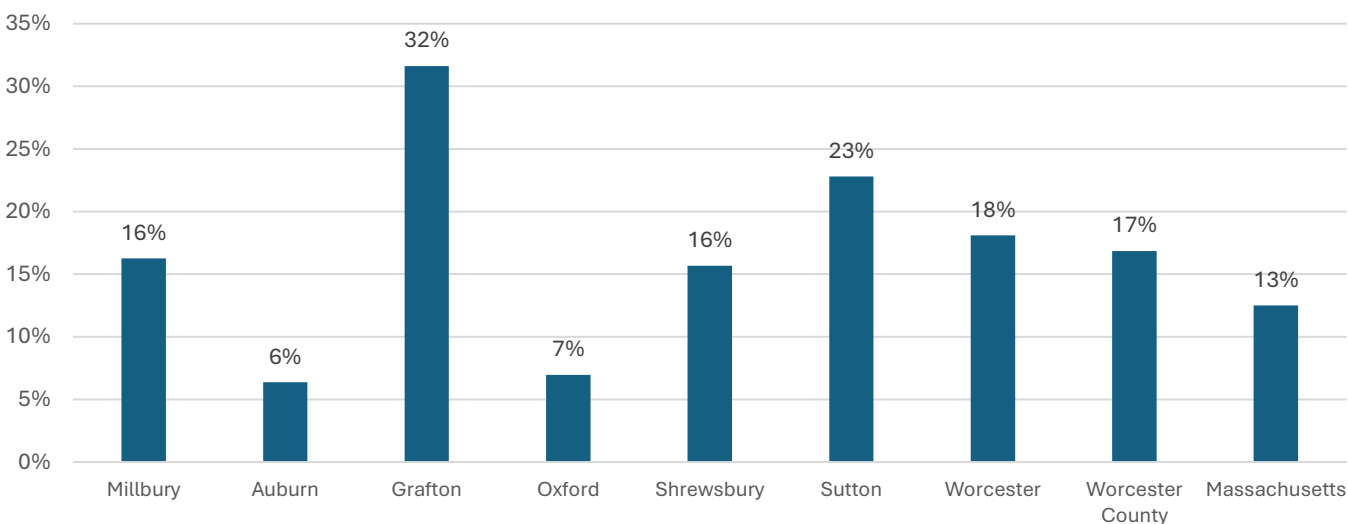
CMRPC regularly publishes population projections for its constituent communities based on Census estimates. The town-level projections shown in Figure 1 have been vetted with the region's communities for transportation planning purposes as part of the Long-Range Transportation Plans. The control totals for the CMRPC region are provided by the Massachusetts Department of Transportation. Town level projections are developed based on past growth trends, land use and infrastructure capacity, planned future projects, and stakeholder input, including that of the Central Massachusetts Metropolitan Planning Organization (CMMPO), CMMPO Advisory Committee and CMRPC Community Development and Planning staff.

The population projections shown in Figure 1 predict continued growth for the town over the next 30 years, with relatively rapid growth of 10.86% taking Millbury's population to 15,333 by 2030. By 2050, the population is estimated to be 16,322.

Figure 2 shows that the growth rate in the number of households in Millbury between 2000 and 2020 was 16%, or 801 households. In the same time period, the total population grew by 8%, or 1,047 residents. The faster pace of household growth in Millbury could be indicative of certain demographic or housing shifts such as an increase in the number of people living alone, fewer multi-generational households, or a growth in housing units in town.

FIGURE 2: COMPARATIVE GROWTH OF HOUSEHOLDS, 2000-2020

SOURCE: U.S. DECENNIAL CENSUS 2000, 2020



Household Types

The U.S. Census Bureau defines a *household* as all the people who occupy a housing unit, including the related family members and all the unrelated people. A *family household* includes the family householder and all other people in the living quarters who are related to the householder by birth, marriage, or adoption. Table 2 shows that nearly half of all households in Millbury are married couple households and 16% are married couples with children under the age of 18. It also shows that 45% of the households in Millbury are single-person households, and 5% are single parents with children under the age of 18.

TABLE 2: MILLBURY HOUSEHOLDS BY HOUSEHOLD TYPE

	Number	Percent of all Households
Total Households	5,728	100%
Married couple households	2,752	48%
With own children under 18 years	935	16%
Cohabiting couple households	439	8%
With own children under 18 years	115	2%
Male householder, no spouse or partner present	1,018	18%
Living alone	701	12%
With own children under 18 years	64	1%
Female householder, no spouse or partner present	1,519	27%
Living alone	921	16%
With own children under 18 years	207	4%

Source: U.S. Decennial Census 2020

Regional and national trends indicate the number of people living in a family household has been declining as more people choose to live alone, delay having children, or have fewer or no children. In 2000, 31% of households in Millbury were married couples with children, so there has been a very notable decline to the 2020 figure of 18.7%. While Millbury, at 5%, has a slightly lower proportion of single-parent households than the county, at 6.4% or the state, at 6.3%, it is important to note that there are about 270 single parents in Millbury who may have more difficulty affording a safe and spacious home due to the limitations of a single income. Families with children are a protected class under federal law, and Massachusetts has made it unlawful to discriminate based on marital status.

Group Quarters

The U.S. Census Bureau classifies people not living in a family or non-family household as living in *group quarters*. Group quarters include facilities such as prisons, nursing homes, and hospitals as well as college dormitories, military barracks, group homes, missions, and shelters. According to the 2020 Decennial Census, there were 188 people living in group quarters in Millbury in 2020. Of these people, 143 lived in institutionalized group quarters and 45 lived in non-institutionalized group quarters.

Age

The age distribution of a community's population has important implications for planning and public policy related to housing and community development. Different age groups have different housing needs, demands and preferences. It is also important to note that age is a protected class under State Law. The changing age composition of the town and state will have an impact on the demand for housing better suited to older households as well as smaller households.

Figure 3 shows how different age brackets, referred to as “lifecycle groups”, in Millbury have changed in the period 2000 to 2020. In 2020, about 20% of the Millbury population were under the age of 20; 18% were between the ages of 20 and 34 years; 40% were between the ages of 35 and 54 years; 15% were between the ages of 55 and 64 years; and 20% were over 65. Between 2000 and 2020, Millbury's most notable change was an increase in the number of people over the age of 55. The Near Seniors (55-64) age group increased by a very notable 70%, the Seniors (65-84) age group increased by 38%, and the Advanced Elderly (85+) age group increased by 16%. The life cycle group that decreased most during that period was the Preschool children (0-4), which was 14% smaller, followed by School Age children (5-19), down by 12% and then Middle Family (35-54), decreasing by 6%.

These changes are also reflected in school enrollment figures. Figure 5 shows the downward trend in elementary school enrolment in Millbury, with a decrease of 23% in the past 20 years from 2002 to 2022. It will be important to continue to monitor these data, as declining student enrollment affects the financial stability, staffing, and facility management of schools.

FIGURE 3: MILLBURY POPULATION BY LIFECYCLE GROUP

SOURCE: U.S. DECENNIAL CENSUS 2000, 2010, 2020

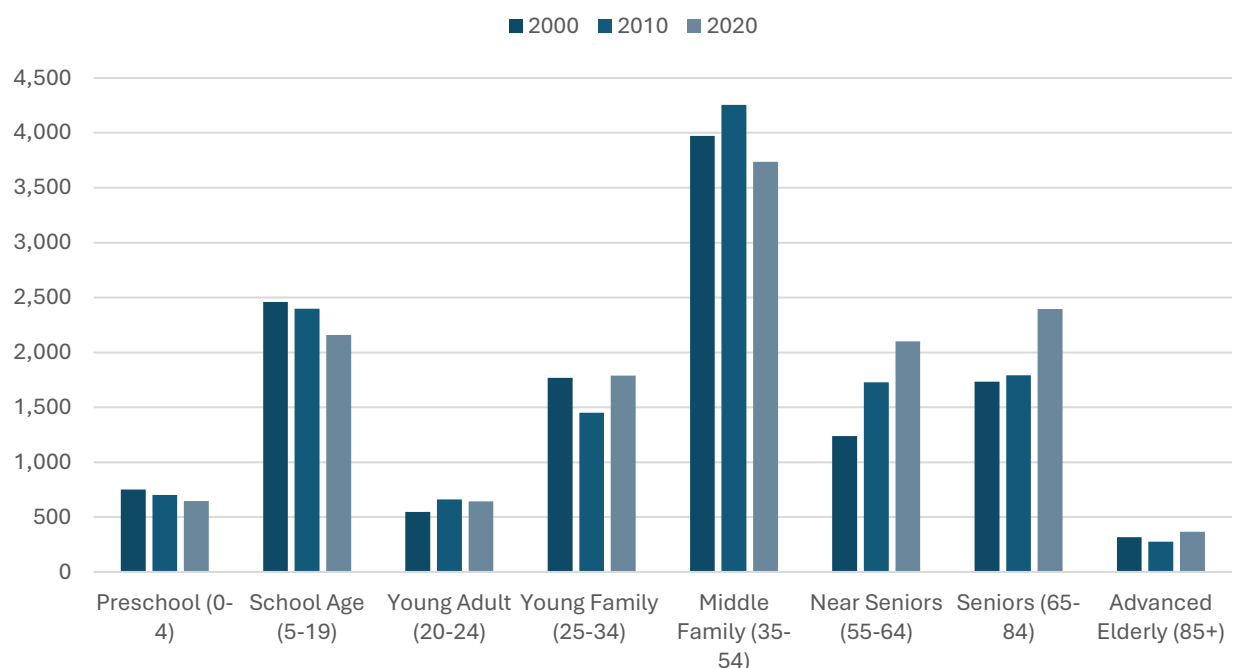


FIGURE 4: MEDIAN AGE, MILLBURY AND SURROUNDING COMMUNITIES, 2000 - 2020

SOURCE: U.S. DECENNIAL CENSUS 2000, 2020

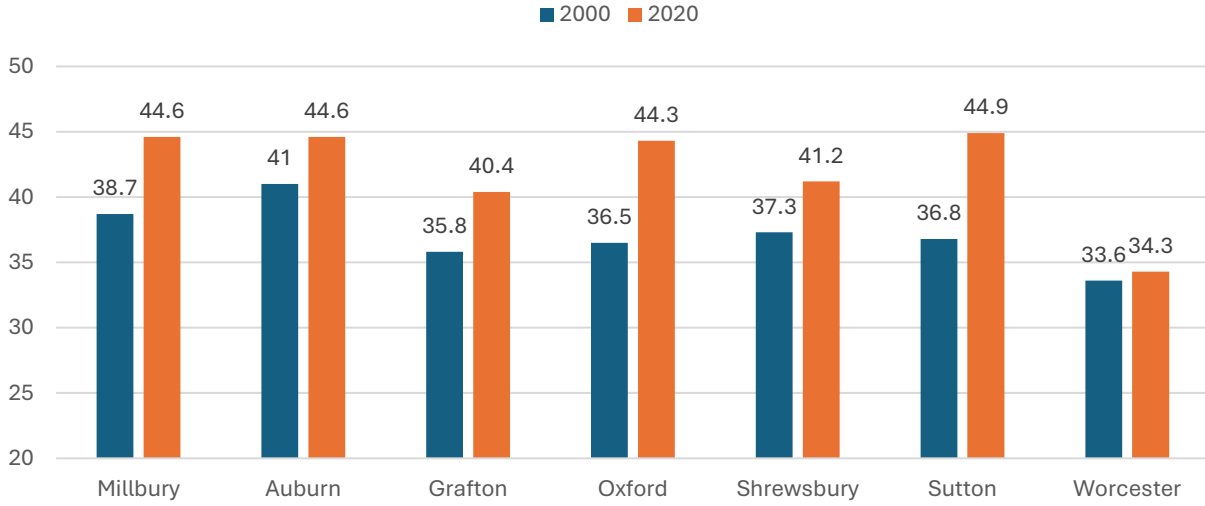
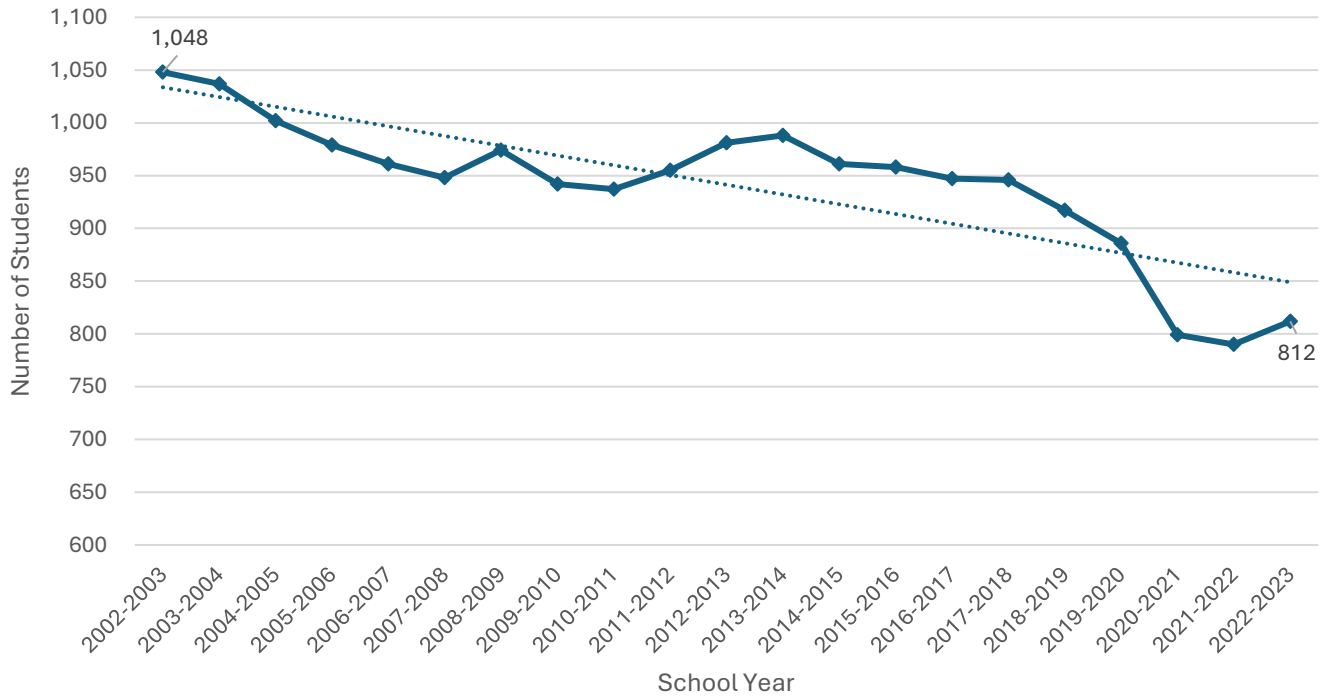


FIGURE 5: MILLBURY ELEMENTARY SCHOOL ENROLLMENTS 2002-2022

SOURCE: MASSACHUSETTS DEPARTMENT OF ELEMENTARY AND SECONDARY EDUCATION, SCHOOL AND DISTRICT PROFILES



Local changes in age demographics reflect nationwide trends, with the town's population aging as the Baby Boomer generation enters retirement age. The median age of Millbury's population has steadily increased from 38.7 years of age in 2000 to 44.6 years of age in 2020 (Figure 4). Although some towns, such as Oxford and Sutton had their populations age more during the period, Millbury's median age, at 44.6 years, was second only to Sutton's, and only slightly lower.

Although anecdotal evidence suggests that seniors frequently prefer to remain in their homes for as long as possible, there are challenges related to affordability, accessibility, and limited connections to community and health services that can make this difficult. An aging population implies a need for appropriate housing options such as single-level homes, affordable housing for those living on fixed incomes and housing with accessibility features such as ramps or handrails. One option to address these needs is accessory dwelling units for elderly parents to live independently but near family, others include assisted living, and nursing facilities, sometimes within retirement communities.

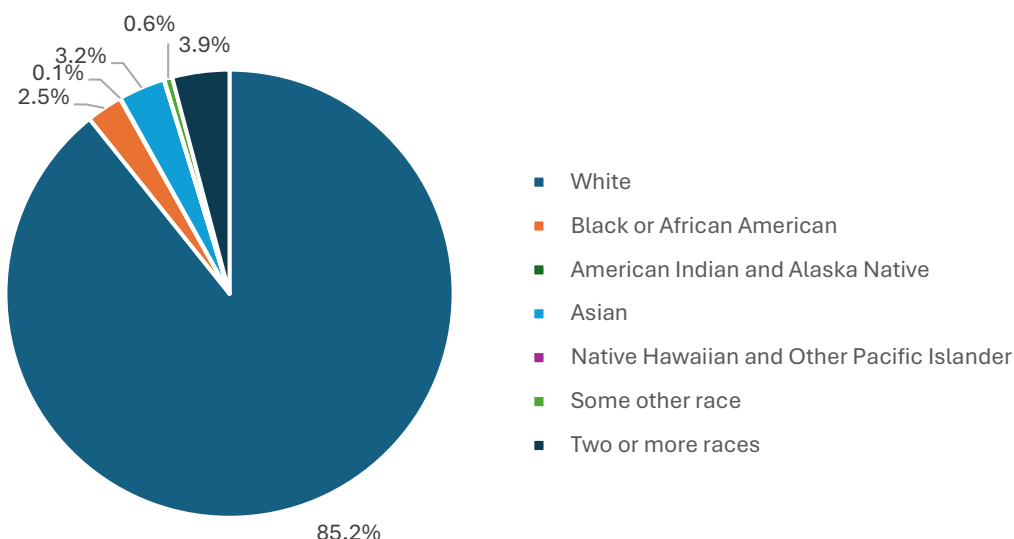
Race and Ethnicity

Millbury is a predominantly White community, with 85% of its population identifying as White (Figure 6). However, it has diversified to an extent since 2000 when the population was 98% White. In fact, the total White population in the town has declined by about 725 people from 12,505 in 2000 to 11,780 in 2020.

According to the 2022 ACS estimates, approximately 11% of Millbury residents over five years of age speak a language other than English at home. In comparison, 21% of Worcester County's population speaks a language other than English at home. Only 1% of Millbury residents speak Spanish, whereas 8% speak another Indo-European language, and 1% each speak an Asian or Pacific Island language or some other language.

FIGURE 6: MILLBURY POPULATION BY RACE

SOURCE: U.S. DECENNIAL CENSUS 2020



Disability

A disability is defined by the U.S. Census Bureau as a long-lasting physical, mental, or emotional condition. This condition can make it difficult for a person to walk, climb stairs, dress, bath, learn, or remember, among many other daily activities. This condition can also make it difficult or impossible for a person to go outside their home alone or to find or sustain employment. Many residents with one or more disabilities face housing challenges due to a lack of housing that is affordable and physically accessible. Disability is a protected class under Federal Law.

Table 3 shows that in 2022 there were, in total, 1,535 people in Millbury reporting a disability. About 50% of these people were aged 18-64 (so classified as “working age residents”). Among this age cohort the most common form of disability was cognitive disability. This was also the case in both Worcester County and the State of Massachusetts.

Of Millbury residents aged 65 and over, 47%, or 716 people, were estimated to have one or more disabilities. Ambulatory difficulties were the most common disability faced by the elderly population, followed by hearing disabilities. These, along with independent living difficulties, are the most commonly faced difficulties among the elderly population in the county and state.

With projections of a growing elderly population in Millbury, the demand for affordable and barrier-free/accessible housing may be on the rise. The range of disabilities present in the town’s population requires different types of accessible housing to serve the needs of people with disabilities.

TABLE 3: POPULATION BY ESTIMATED DISABILITY STATUS

	Millbury		Worcester County		Massachusetts	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Total civilian non-institutionalized population	13,694	(X)	852,903	(X)	6,919,123	(X)
With a disability	1,535	100.0%	118,416	100.0%	868,570	100.0%
Population 18 to 64 years	8,430	(X)	534,538	(X)	4,358,297	(X)
With a disability	775	50.5%	62,775	53.0%	434,336	50.0%
With a hearing difficulty	187	12.2%	9,145	7.7%	72,047	8.3%
With a vision difficulty	102	6.6%	7,255	6.1%	71,537	8.2%
With a cognitive difficulty	359	23.4%	33,863	28.6%	225,742	26.0%
With an ambulatory difficulty	264	17.2%	28,052	23.7%	160,441	18.5%
With a self-care difficulty	139	9.1%	11,470	9.7%	69,573	8.0%
With an independent living difficulty	249	16.2%	11,470	9.7%	69,573	8.0%
Population 65 years and over	2,419	(X)	143,608	(X)	1,227,882	(X)
With a disability	716	46.6%	46,145	39.0%	369,206	42.5%
With a hearing difficulty	389	25.3%	18,599	15.7%	146,299	16.8%
With a vision difficulty	114	7.4%	6,352	5.4%	57,740	6.6%
With a cognitive difficulty	246	16.0%	10,139	8.6%	91,928	10.6%
With an ambulatory difficulty	415	27.0%	29,608	25.0%	223,285	25.7%
With a self-care difficulty	248	16.2%	11,493	9.7%	88,975	10.2%
With an independent living difficulty	290	18.9%	11,493	9.7%	88,975	10.2%
Source: American Community Survey 5-Year Estimates 2022						

Populations with Special Needs

Populations with special needs are residents who require specialized housing and/or support services. Included in this category, in no particular order, are:

- People with physical disabilities
- Elderly and frail elderly
- Veterans
- Survivors of domestic violence
- Youth aging out of foster care and at-risk youth
- People with psychiatric and cognitive disabilities
- People with substance abuse issues
- Ex-offenders
- People living with HIV or AIDS
- People who are homeless

In many cases the needs of these sub-populations and the institutions that serve them overlap. Special needs populations are more likely than other people to encounter difficulties securing and retaining adequate and affordable housing, and they often require enhanced support services. Though they typically seek permanent and stable housing options, members of these populations often struggle to find them and spend long periods moving through temporary housing placements.

The Millbury Housing Authority participates in the following State Housing Programs:

- **State Chapter 200 Housing Program**, which provides housing for veterans. Under this program the Millbury Housing Authority has 25 units in Memorial Drive.
- **State Chapter 667 Public Housing Program**, which provides housing for elderly or disabled people with low incomes. Under this program, the Millbury Housing Authority owns 54 units at Centerview, 60 units in Colonial Drive, 23 units at Congregate, and 32 units at Linden Apartments.
- **State Chapter 705 Public Housing Program**, which provides housing for low-income families, and people with special need. Under this program the Millbury Housing Authority owns units at Burbank Street, Forest Drive, West Main Street, Riverlin Street and Waters Street.

According to the 2022 ACS data, 5% of people over 18 years old in Millbury are veterans, and 57% of the town's veterans are over the age of 65. There are currently 25 housing units in town specifically for veterans and veterans are given priority consideration when applying for affordable housing. The Town has a Veterans Services Department that assists veterans and their spouses.

There are numerous organizations that provide support services and group homes in Worcester County. There are likely individuals with developmental disabilities who live independently in town with support from the Department of Developmental Services (DDS).

Income and Poverty

Individual or family income is one of the strongest determinants of housing choice. Having the opportunity for working-class and middle-class households to exercise some choice in housing is an important factor in building a strong and talented workforce to improve the region's economic competitiveness. In addition, housing that is affordable for low- to moderate-income households is significant for creating household stability and economic self-sufficiency.

Table 4 shows that Millbury's median household income was \$109,119 in 2022. It was higher than Worcester County's (\$86,258) or the state's (\$94,488). The Town's median *family* income was also higher than both the state and county rates. However, both the state's and the county's median incomes for *nonfamily* households were slightly higher than Millbury's.

TABLE 4: MEDIAN HOUSEHOLD, FAMILY, AND NONFAMILY INCOME

	Median Household Income	Median Family Income	Median Nonfamily Household Income
Millbury	\$109,119	\$123,657	\$45,292
Worcester County	\$86,258	\$107,446	\$47,494
Massachusetts	\$94,488	\$120,265	\$55,979
<i>Source: American Community Survey 5-Year Estimates 2022</i>			

In comparison with other communities in the region, Millbury's median income was much higher than Worcester's, and higher than Oxford's or Auburn's, but lower than Grafton's, Shrewsbury's or Sutton's (Figure 7).

FIGURE 7: MEDIAN HOUSEHOLD INCOME, MILLBURY AND SURROUNDING COMMUNITIES

SOURCE: AMERICAN COMMUNITY SURVEY 5-YEAR ESTIMATES 2022

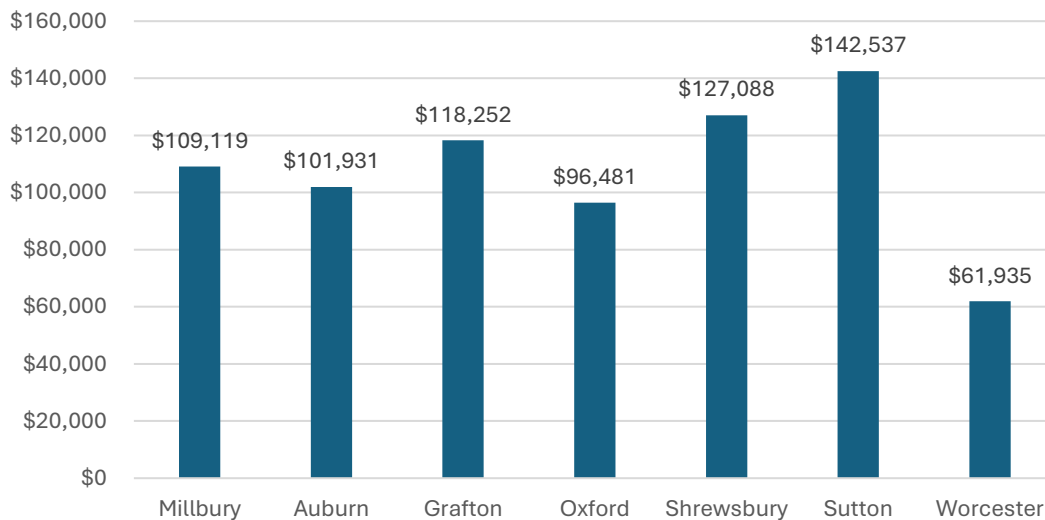
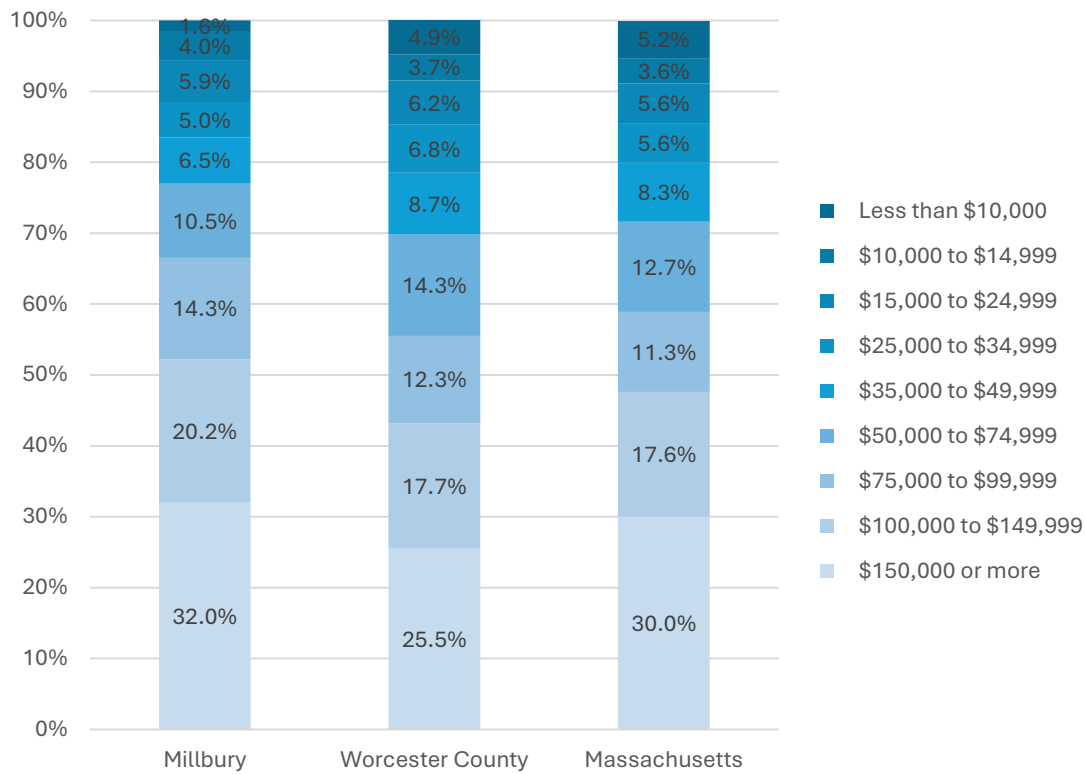


Figure 8, the household income distribution by level of income, illustrates Millbury's established position as a middle-class community. According to the 2022 ACS, there is a higher percentage of households earning between \$75,000 and \$150,000 per year in Millbury than in the county or the state. Millbury also has a slightly higher proportion of households earning more than \$150,000 annually than the state. The town has a lower proportion of households earning less than \$35,000 per year than the county and the state, which may, in part, be due to a lack of affordable housing options.

Millbury's poverty rate was 4.9% according to the 2022 ACS. The poverty rate for children under the age of 18 was 5.3% while the poverty rate for adults over age 65 was 6.7%. Comparatively, Worcester County's poverty rate at this time was 10.6%, with 11.7% of children under age 18 and 9.6% of adults over age 65 living below the poverty level.

FIGURE 8: HOUSEHOLD INCOME BY LEVEL OF INCOME
 SOURCE: AMERICAN COMMUNITY SURVEY 5-YEAR ESTIMATES 2022



In the United States, housing is considered “affordable” if the household pays no more than 30% of its annual income towards housing costs such as mortgage, rent, property taxes, utilities, or insurance. Households who pay more than 30% of their income towards housing are considered ‘cost-burdened’ and may have difficulties affording necessities such as food, clothing, transportation, and medical care, as well as saving for the future. Households paying between 30% and 50% of their income on housing are considered moderately cost-burdened, while households paying more than 50% are considered severely cost-burdened.

In the community survey, 57% of respondents reported paying more than 30% of their monthly income towards housing costs and 15% said that they pay more than 50%. When respondents were asked whether they can comfortably afford their home and associated housing costs, 39% responded that affording their home is a challenge. Ten percent of survey respondents stated that they plan to eventually move because they will not be able to afford their home as they age into retirement, while 31% are unsure if they will be able to move and remain in Millbury. Ten percent of respondents state they do not plan to live in their current home as they age into retirement but would like to remain in Millbury if there are adequate housing options. From this sample of Millbury’s population, there are many residents who are struggling to afford to live here. Many may be unaware that they are considered “cost burdened” and could likely qualify for deed-restricted affordable housing options.

Education and Labor Force

One of the most reliable predictors of employment security and economic stability is educational attainment. In the present economy, a high school education is the minimum requirement to participate effectively in the job market. The 2022 ACS estimated that 93% of Millbury residents over age 25 are high school graduates and 33% hold at least a bachelor's degree (Table 5). Millbury's percentage of people with at least a bachelor's degree was considerably lower than the county rate of 38% and even lower than the state rate of 47%. The percentage of high school graduates in Millbury has increased since 2000, when 84% of the population over age 25 had attained a high school diploma.

TABLE 5: LABOR FORCE AND EDUCATIONAL ATTAINMENT

	Population 16 and Over		Educational Attainment of Population 25 Years and Over				
	Total Population 16 Years and Over	In Labor Force	Total Population 25 Years and Over	Less than High School Degree	High School Graduate or Higher	Some College, no degree	Bachelor's Degree or Higher
Millbury	11,421	67.0%	10,219	6.6%	93.4%	20.9%	32.8%
Worcester County	708,098	66.5%	605,658	9.0%	91.0%	17.4%	37.7%
Massachusetts	5,805,465	66.8%	4,947,384	8.7%	91.3%	14.3%	46.6%
Source: American Community Survey 5-Year Estimates 2022							

Of Millbury's 11,421 working age residents, 67% were participating in the labor force. This falls slightly above both the county and state's labor force rates.

Employment and Industries

Table 6 gives an indication of the industries that Millbury residents are employed in.

The *educational services, and health care and social assistance* sector employs a higher percentage of Millbury residents than any other sector, with 1,860 employees or 26% of all employed town residents. This sector expanded by 37% between 2000 and 2020. The *professional, scientific, and management, and administrative and waste management services* sector was the second largest employer of Millbury residents in 2022, employing 1006 people or over 14% of employed residents. This sector expanded by 90% between 2000 and 2022. Other sectors that experienced significant growth were *public administration* (+18%), *transportation and warehousing*, and *utilities* (+15%) and retail trade (15%).

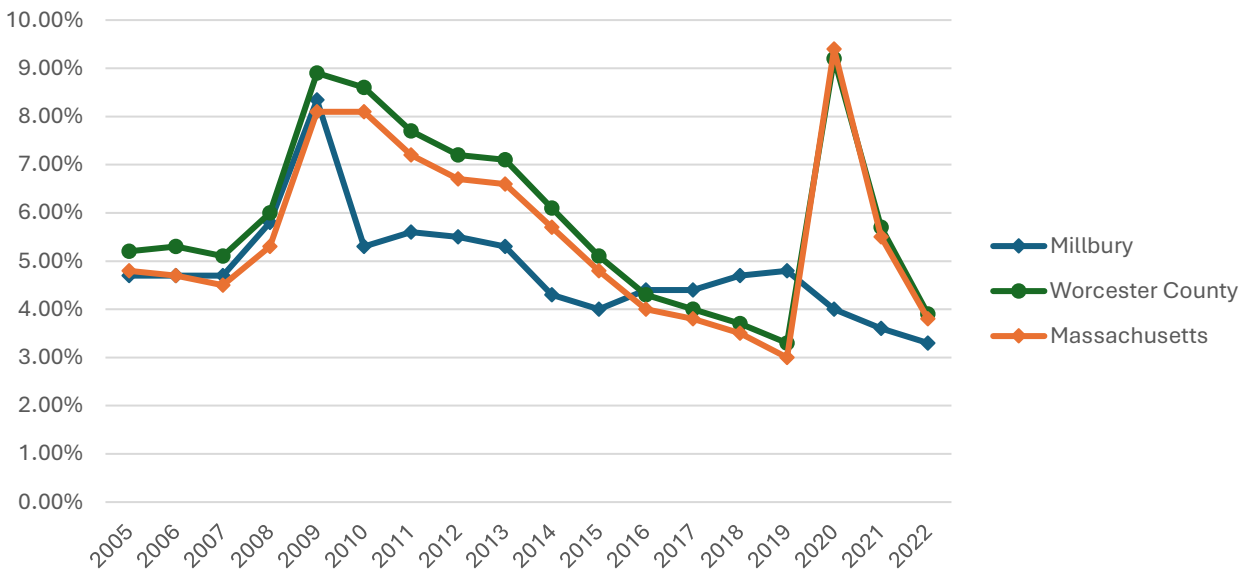
On the other hand, there has been a notable decline in some sectors of employment since 2000. *Agriculture, forestry, fishing and hunting, and mining* declined by 90% from an already very small number in 2000 to be almost non-existent, with only 2 employees. More importantly, manufacturing employment declined by 53% and, despite the growth in retail trade, the number of people employed in wholesale trade has reduced by 47%. *Arts, entertainment, and recreation, and accommodation and food services* has also seen the number of Millbury residents employed in the sector reduced by 23%.

TABLE 6: MILLBURY EMPLOYEES BY INDUSTRY CLASS

	2000		2022		Change 2000-2022	
	Total	Percent	Total	Percent	Total	Percent
Civilian employed population 16 years and over	6,844	100%	7,247	100%	403	6%
Agriculture, forestry, fishing and hunting, and mining	20	0%	2	0%	-18	-90%
Construction	567	8%	597	8%	30	5%
Manufacturing	1,246	18%	582	8%	-664	-53%
Wholesale trade	225	3%	119	2%	-106	-47%
Retail trade	713	10%	818	11%	105	15%
Transportation and warehousing, and utilities	483	7%	555	8%	72	15%
Information	238	3%	215	3%	-23	-10%
Finance and insurance, and real estate and rental and leasing	489	7%	515	7%	26	5%
Professional, scientific, and management, and administrative and waste management services	529	8%	1006	14%	477	90%
Educational services, and health care and social assistance	1,358	20%	1,860	26%	502	37%
Arts, entertainment, and recreation, and accommodation and food services	314	5%	243	3%	-71	-23%
Other services, except public administration	385	6%	409	6%	24	6%
Public administration	277	4%	326	4%	49	18%
Source: U.S. Decennial Census 2000; American Community Survey 5-Year Estimates 2022						

Except for the years 2016 to 2019, when annual unemployment rates in Millbury rose against the trend, unemployment rates in Millbury have generally remained below those of Worcester County or Massachusetts, as shown in Figure 10. Following a spike in 2008/2009, attributed to the economic recession and housing crisis, unemployment fell much more sharply in Millbury than in the rest of the region. It fluctuated somewhat for the following ten years so that it was substantially higher than county or state levels in 2019 and then, following the outbreak of COVID-19, it bucked the trend completely, falling steadily through the pandemic and ending the period at the lowest rate since 2000.

FIGURE 10: AVERAGE ANNUAL UNEMPLOYMENT RATE, 2005-2022
 SOURCE: MASSACHUSETTS DEPARTMENT OF ECONOMIC RESEARCH



Commuting Characteristics

As noted above, Millbury is adjacent to Worcester, the second largest city in New England. It is close to and has excellent road links to Boston, and Providence. These are all major centers of employment. Nevertheless, according to the ACS in 2022 as much as 25% of the employed workforce of Millbury worked in the Town. More than half of those (13%) worked from home. 80% of employed residents worked in Worcester County and 98% worked in Massachusetts.

Most (81%) of Millbury's residents commuted to work by car, truck or van in 2022, and 78% drove alone, while only 3% of workers carpooled. Only 1% of workers utilized public transportation (excluding taxicabs), 3% walked, and 1% took taxicabs, rode motorcycles or used some other means of transport. The mean travel time that Millbury's working residents (excluding those who work from home) spend commuting to work is 27 minutes each way.

The COVID-19 pandemic changed commuting patterns everywhere by making employers and employees aware of the advantages of remote and hybrid working. Millbury was no different, with the percentage of employed people working from home increasing from 5% in 2019 to 13% in 2022. The opportunity to work from home had major benefits for attractive small suburban towns such as Millbury as families took the opportunity to relocate outside of the expensive Boston metro area. It is impossible to predict with confidence to what extent this trend will continue, since there are indications that some employers are keen to revert to more traditional work patterns.

Housing Supply Characteristics

Housing Occupancy

According to the U.S. Census, there were 5,987 housing units in Millbury in 2020, an increase of 878 units or 17% (Table 7). Of these units, 5,728 or 96% were occupied by full-time residents.

Vacancy status is a good basic indicator of the strength or weakness and of the stability of a housing market. There are five reasons that a house can be categorized as vacant by the U.S. Census Bureau: the house is:

- 1) Used for seasonal, recreational, or occasional use,
- 2) For rent,
- 3) For sale,
- 4) Recently rented or sold, but not yet occupied, or
- 5) Vacant for some “other” reason, such as houses that are vacant year-round but the owners do not want to rent or sell them because they are using them for storage, or they are elderly and living in a nursing home or with family members. Other reasons could be that a house is being held for the settlement of an estate, is being repaired or renovated, or is being foreclosed.

TABLE 7: MILLBURY VACANCY RATES

	2000	2020
Total housing units	5,109	5,987
Occupied housing units	4,927	5,728
Vacant housing units	182	259
For rent	46	70
Rented or sold, not occupied	5	31
For sale only	49	31
For seasonal, recreational, or occasional use	23	40
Other vacant	59	87
Vacancy rate	3.6%	4.3%
Source: U.S. Decennial Census 2000, 2020		

The vacancy rate in Millbury in 2020 was 4.3%, with 259 vacant units. This was a notable increase (almost 20%) from 2000, when the vacancy rate was 3.6%. This increase is reflected in every category except housing units recently rented or sold, but not yet occupied.

Some vacancy is necessary for a sustainable housing market, and a vacancy rate between 4% and 6% is typically considered healthy. It indicates that supply is close enough to demand to keep prices relatively stable. A lower vacancy rate would suggest that demand is greatly outpacing supply and would be likely to result in rising housing costs. Low vacancy rates also suggest that it is likely that people find it difficult to move into the community or to relocate within the town.

Housing by Tenure

Of the 5,728 occupied units in Millbury in 2020, 73% or 4,183 were owner-occupied. The other 27% (1,545 units) were occupied by renters. There has been a 2% shift towards homeownership in the period between 2000 and 2020. Figure 11 shows that this proportion of owner-occupancy is not significantly different from that of other similar towns in the central Massachusetts region. It is noticeably lower than the rate in Sutton, and Auburn, but very similar to the rates in Grafton, Oxford and Shrewsbury. It is very much higher than the homeownership rate in Worcester, and substantially above the rates in Worcester County and Massachusetts. While a high homeownership rate is often considered desirable because of the stability and the degree of investment in the community that it suggests, it is also essential for communities to maintain a sustainable proportion of rental units as part of their housing stock to facilitate mobility and to accommodate people who are not able to own their homes.

According to the ACS, in 2022 the average household size for people living in owner-occupied units in Millbury was 2.82, which is somewhat higher than Worcester County's average of 2.72. The Millbury figure has increased by 0.18% from 2.64 in 2000. The average household size of renter-occupied units in Millbury in 2022 was somewhat lower than that of owner-occupied units, at 2.18. This is a marginal decrease from the figure of 2.24 in 2000. These figures suggest a high degree of stability in the housed population in Millbury.

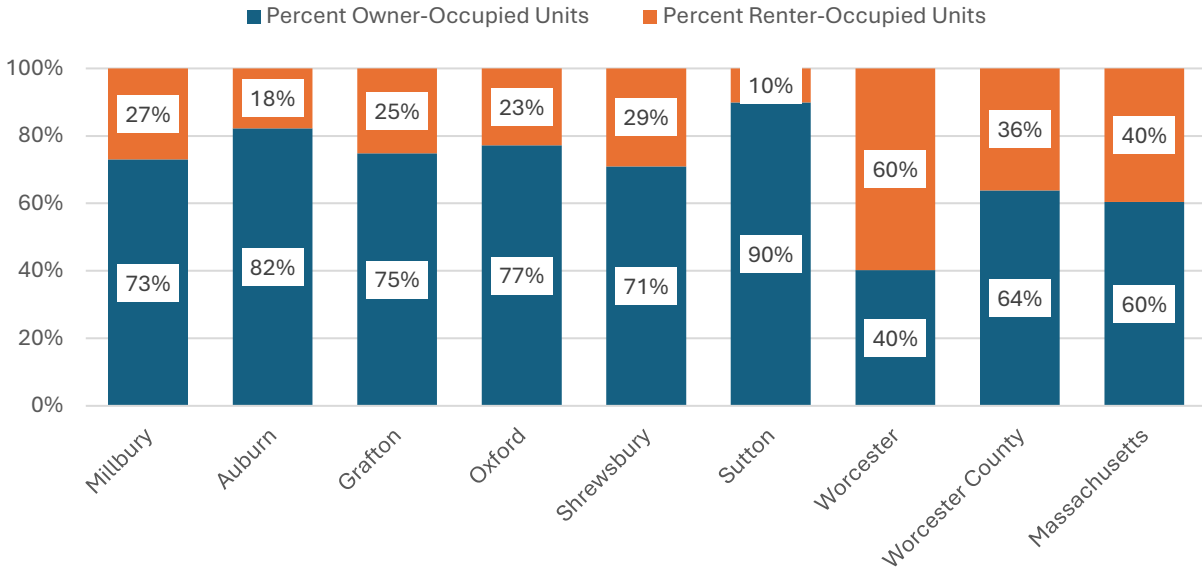
TABLE 8: HOUSEHOLDS BY TENURE, 2000-2020

	2000						2020					
	Millbury		Worcester County		Massachusetts		Millbury		Worcester County		Massachusetts	
	#	%	#	%	#	%	#	%	#	%	#	%
Total occupied housing units	4,927	100%	283,927	100%	2,443,580	100%	5,728	100%	331,797	100%	2,749,225	100%
Owner-occupied	3,515	71%	182,097	64%	1,508,052	62%	4,183	73%	211,693	64%	1,660,042	60%
Renter-occupied	1,412	29%	101,823	36%	935,528	38%	1,545	27%	120,104	36%	1,089,183	40%

Source: U.S. Decennial Census 2000, 2020

FIGURE 11: OCCUPIED UNITS BY TENURE, MILLBURY AND SURROUNDING COMMUNITIES

SOURCE: U.S. DECENNIAL CENSUS 2020

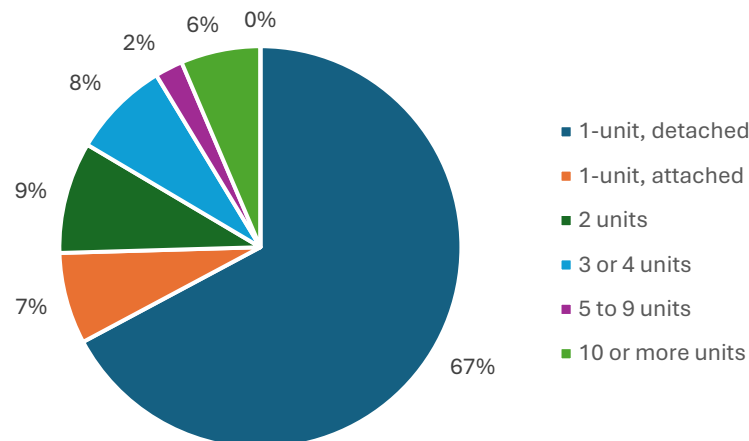


Housing by Structural Type

In 2022, 67% of homes in Millbury were single-family detached homes (Figure 12). Although this is possibly the type of home that most people aspire to, it is also the least efficient in terms of infrastructure needs and land use, in supplying homes to current and future residents. 7% of the units were classified as “1 unit, attached” which means townhouses that have no part of any unit above or below a part of any other unit. 9% were 2-unit dwellings (duplexes). Structures with 3 to 9 units made up 10% of the housing stock and structures with 10 or more units accounted for 6%. There were no mobile homes recorded in Millbury.

FIGURE 12: HOUSING UNITS BY STRUCTURAL TYPE

SOURCE: AMERICAN COMMUNITY SURVEY 5-YEAR ESTIMATES 2022



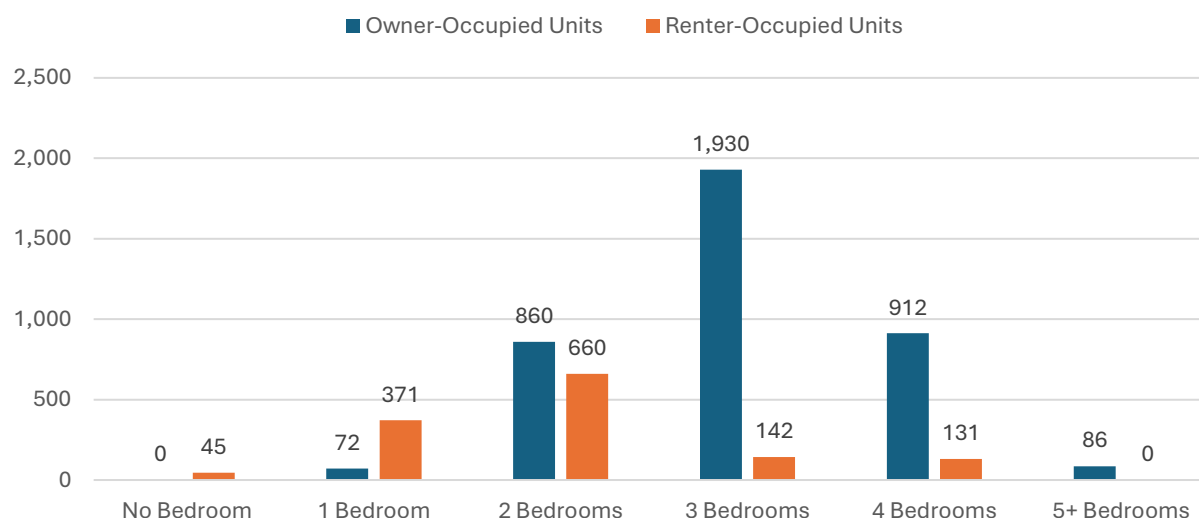
It should be noted that the ACS Estimates are, as the name suggests, estimates. There is always the possibility that the numbers may over or under report the types of residential uses in town to a small extent.

Housing by Number of Bedrooms

Analysis of a town's housing stock by number of bedrooms is always useful to identify which parts of the population may be underserved. Figure 13 shows that in Millbury there are no options for a single person to own a studio (no bedroom) and only 45 studios available for rent. These are typically the cheapest option for young single people starting out, or for old people who need to downsize but want to remain independent. The stock of one-bedroom units is somewhat better, but, especially in view of the ageing population structure, 72 units in ownership and 371 units to rent suggests a shortage in this category. Less than 10% of the housing stock in Millbury is made up of studios or one-bedroom units.

At the other end of the scale, while most of the available housing is in three- or four-bedroom houses, only 273 of these, making up about 5% of the total housing stock, are available for rent. This suggests that it is likely to be difficult for a family to find a place to rent in Millbury.

FIGURE 13: MILLBURY HOUSING UNITS BY NUMBER OF BEDROOMS
SOURCE: AMERICAN COMMUNITY SURVEY 5-YEAR ESTIMATES 2022



Age of Housing

30% of homes in Millbury were constructed prior to 1940 (Table 9). Older homes can have numerous implications for structural, accessibility, safety, and energy issues. Examples of potential challenges include: a high demand for maintenance and repairs, home design that is inaccessible for people with disabilities and mobility impairments, inefficient heating/cooling/insulation systems, and outdated materials that present health risks such as lead paint, asbestos, and lead pipes.

On the other hand, well-maintained historic housing has many potential benefits, most notably that it makes an important contribution to the charm of the town of Millbury and it forms part of what gives the community its unique identity. In Millbury, only The Blackstone River Canal District is on the National Register of Historic Places, Districts and Properties, but there are numerous residential districts listed on the Massachusetts Cultural Resource Information System. Among them are:

- Old Common
- Grass Hill
- West Millbury
- Bramanville
- Wheelerville – Singletary Village
- North Greenwood – Border Area
- Canal Street Area
- Miles – North Main Street Area
- Prospect Street Area
- Maple Street Area
- South Main Street Area
- Bucks Village
- East Millbury
- North Main Street, North Area
- North Main Street, South Area
- Greenwood Street Area

It is important to respect the historic integrity of these areas and preserve what residential fabric remains intact to the greatest extent feasible.

45% of Millbury's housing stock was constructed between 1950 and 1990, a time that saw the largest growth in residential development. Before World War II, Americans lived mainly in metropolitan areas where they could find housing close to jobs. After the war, population growth and the extension of the highway system, as well as the increased availability of automobiles enabled families to live farther from job centers. Suburban sprawl, characterized by low-density, owner-occupied, detached single-family home neighborhoods, was the common development pattern of the period. This trend was further enforced by zoning codes that divided land uses into separate districts and allowed this type of housing by right, a practice that remains today in Millbury and most other communities.

As is the case with most towns in the Northeast, Millbury has seen comparatively little overall housing production since 1990, with only 1,129 houses or 20% of the housing stock built in the last 30 years. However, housing production has not stagnated since 2000 to nearly the extent that it has in some local towns. In Auburn, for instance, only 3% of homes have been built since 2000, whereas the equivalent percentage in Millbury is 15%.

TABLE 9: MILLBURY HOMES BY AGE

	Number of Homes	Percentage of All Homes
Total Housing Units	5,548	100%
Built 1939 or earlier	1,675	30%
Built 1940 to 1949	263	5%
Built 1950 to 1959	477	9%
Built 1960 to 1969	719	13%
Built 1970 to 1979	495	9%
Built 1980 to 1989	790	14%
Built 1990 to 1999	309	6%
Built 2000 to 2009	419	8%
Built 2010 or later	401	7%
<i>Source: American Community Survey 5-Year Estimates 2022</i>		

Senior Housing

As discussed above, seniors are the most rapidly growing sector of the Millbury population, and it is essential that housing reflects their needs. Most seniors require smaller, affordable, and accessible housing. There are a few senior housing options in town, with varying levels of care available, ranging from independent or active senior living to partial care settings. The lack of an adequate variety of living options for the town's senior residents makes it a challenge for those who have established roots in Millbury to remain in the community.

Millbury senior housing options include:

- 54 state-aided rental units at Centerview, managed by the Millbury Housing Authority.
- 60 state-aided rental units in Colonial Drive, managed by the Millbury Housing Authority.
- 32 state-aided rental units at Linden Apartments, managed by the Millbury Housing Authority.
- 23 state-aided bedrooms in a shared living environment for frail or isolated elders at Congregate, managed by the Millbury Housing Authority.
- 199 attached condominiums at Brierly Pond that sell for around \$500,000 each.

Additionally, there is a skilled nursing care facility located in Millbury. CareOne at Millbury, located at 312 Millbury Avenue, offers 154 rooms for patients receiving short-term rehabilitation, medical management, or long-term care.

The Millbury Council on Aging is an advocate for the town's older residents, ensuring that adequate services and activities are available to enhance quality of life. Programs include information/referral, nutrition counseling, outreach, transportation, health clinics, advocacy, and numerous social activities. Lunch is offered daily Monday through Friday at 12:00 pm and reservations must be made 48 hours in advance, with a suggested donation of \$3.00. A food pantry is open to residents Monday through Thursday, 9:00 am to 3:00 pm.

Income Restricted Housing (Subsidized Housing)

There are currently 221 housing units in Millbury that are deed-restricted for occupancy by lower-income households. There are two forms of income-restricted housing: public and private. Public income-restricted housing is managed by the Millbury Housing Authority, a public housing authority established by state law to provide affordable housing for people with low-incomes. Private income-restricted housing is owned and operated by both for-profit and non-profit owners who receive subsidies as an incentive to rent to people with low- or moderate- incomes.

With 3.72% of its total housing stock restricted for lower income occupants, Millbury currently falls below the State-mandated 10% affordable housing requirement. Figure 12 shows where Millbury and its surrounding communities currently stand in terms of their Subsidized Housing Inventories (SHI) as of 2024. Only Worcester, with 12.14% of its housing stock as income-restricted units, has exceeded the 10% threshold.

FIGURE 12: CHAPTER 40B SUBSIDIZED HOUSING INVENTORY
SOURCE: EXECUTIVE OFFICE OF HOUSING AND LIVABLE COMMUNITIES

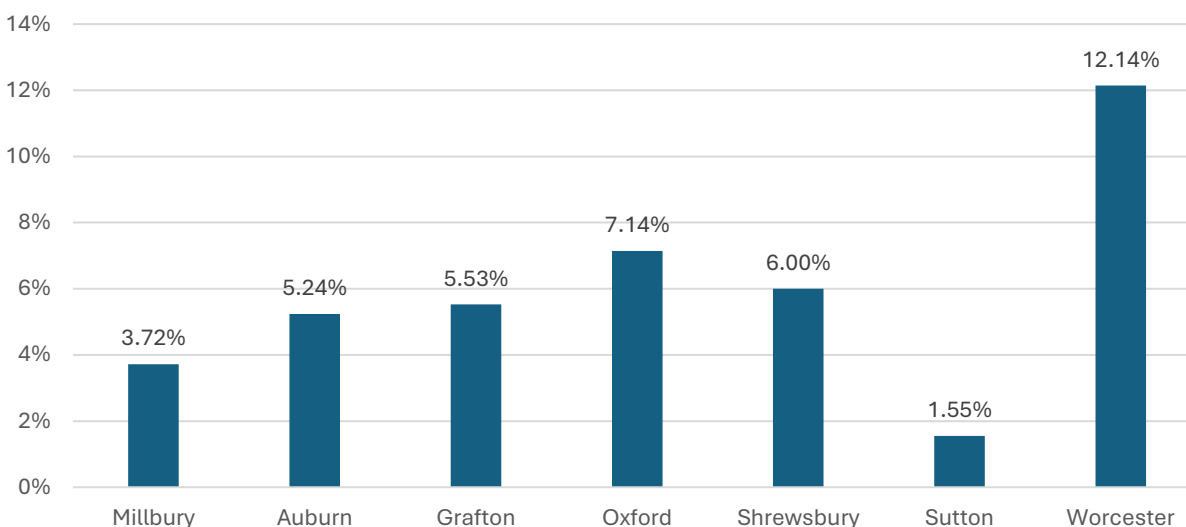


TABLE 11: EOHLC CHAPTER 40B SUBSIDIZED HOUSING INVENTORY (SHI) FOR MILLBURY

Name	Address	Type	SHI Units	Affordability Expires	Built w/ Comp. Permit	Subsidizing Agency
Memorial Drive Development	Memorial Dr.	Rental	25	Perpetuity	No	EOHLC
Centerview Apts	95 Elm St.	Rental	54	Perpetuity	Yes	EOHLC
Colonial Drive Apts	Colonial Dr.	Rental	60	Perpetuity	No	EOHLC
Congregate Housing Program	10 Colonial Dr.	Rental	23	Perpetuity	Yes	EOHLC
Linden Apartments	2 Pearl St.	Rental	32	Perpetuity	No	EOHLC
Elmwood Heights	Salo Terrace	Ownership	1	2032	No	EOHLC
n/a	Water/Riverlin /Forest/West& North EOHLC Main/Burbank	Rental	13	Perpetuity	Yes	EOHLC
DDS Group Homes	Confidential	Rental	4	N/A	No	DDS
DMH Group Homes	Confidential	Rental	8	N/A	No	DMH
MacArthur Drive	MacArthur Drive	Ownership	1	Perpetuity	No	EOHLC
Total Millbury SHI Units						221
Census 2020 Year Round Housing Units						5,947
Percent Subsidized						3.72%
<i>Source: Executive Office of Housing and Livable Communities, 2023</i>						

In terms of Chapter 40B of the Massachusetts General Law, Communities are expected to maintain at least 10% of their housing stock as deed-restricted to ensure affordability to people earning 80% or less of the Area Median Income (AMI). If the percentage of deed-restricted housing in a town is less than 10% there is a provision in terms of which developers can be granted comprehensive permits to circumvent existing zoning restrictions. These permits are granted to developers if they reserve at least 25% (or 20% in some cases) of proposed units as affordable. To mitigate this risk, towns falling under the 10% requirement must have an approved Housing Production Plan, showing that the community is actively making progress to address its housing needs, and they must increase their housing stock by at least 0.5% each year, or 1.0% over two years.

Millbury's housing production goal schedule is included in the Housing Production Goals section on page 63.

Housing Market

The affordability of housing is important in any community. Housing is a non-discretionary expense – no one can avoid it – and one of the biggest expenses for any household. Massachusetts has become an expensive place to live. While housing prices and rents are more affordable in Millbury than in the Boston Metropolitan area or other places in Eastern Massachusetts, they are much more expensive than in many other parts of the country.

Single-Family Home Market

The ACS estimates for 2022 show that Millbury has 3,860 owner-occupied homes. Table 12 suggests that there are affordable housing options remaining in the private housing market, but only 10% of the houses are valued below \$200,000. The great majority of homes in town, 72%, are valued between \$200,000 and \$500,000, and the median value for owner occupied units was \$375,800. 18% were valued in the range from \$500,000 upwards, with 11 houses valued at more than \$1 million.

TABLE 12: VALUE OF OWNER-OCCUPIED UNITS IN MILLBURY

Value	Estimate	Percent
Owner-occupied units	3,860	100%
Less than \$50,000	117	3%
\$50,000 to \$99,999	69	2%
\$100,000 to \$149,999	23	1%
\$150,000 to \$199,999	151	4%
\$200,000 to \$299,999	851	22%
\$300,000 to \$499,999	1,947	50%
\$500,000 to \$999,999	691	18%
\$1,000,000 or more	11	0%
Median (dollars)	\$375,800	-
Source: American Community Survey Estimates 2022		

Like other commodities, the value of a home is greatly influenced by supply and demand. While there are many factors at work in determining home value, high demand intersecting with constrained supply will inevitably result in higher prices.

FIGURE 13: MILLBURY SINGLE-FAMILY HOME MEDIAN SALE PRICE & TOTAL SALES VOLUME

SOURCE: THE WARREN GROUP; MASSACHUSETTS ASSOCIATION OF REALTORS

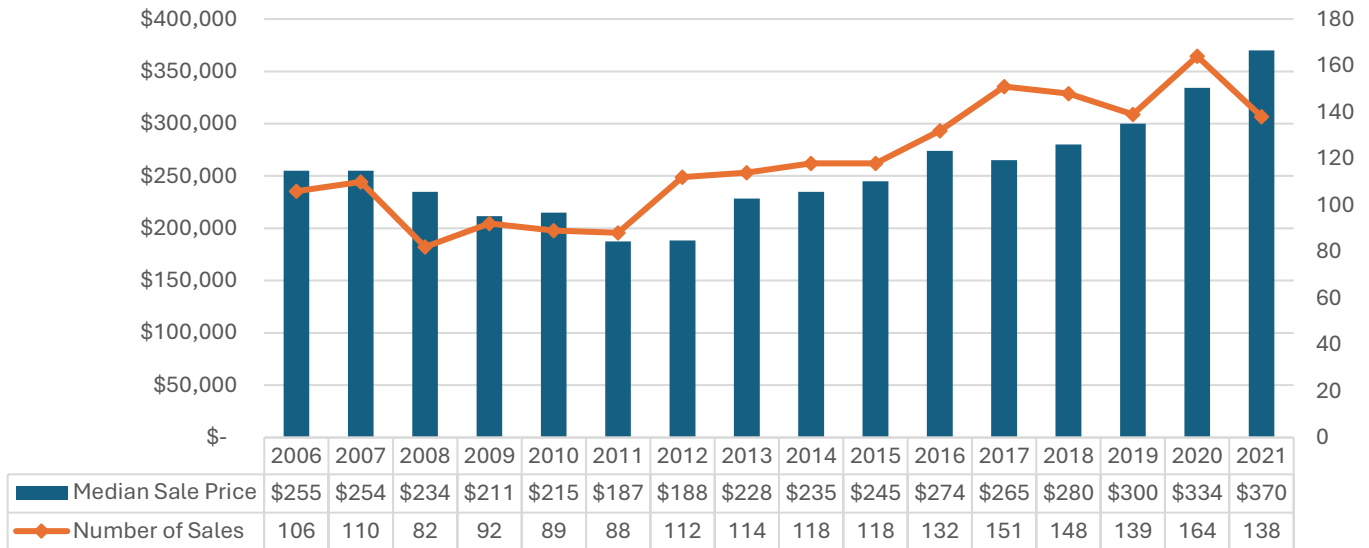


Figure 13 shows the single-family home median sale price compared to the number of sales for Millbury between 2006 and 2021. Generally, increases in sales price have followed closely behind, or occurred at the same time as increases in number of sales. That pattern was broken between 2017 and 2019 and again in 2021.

Between 2006 and 2011, housing prices in Millbury declined considerably, a phenomenon that can be attributed to the recession and housing crisis. From a low of \$187,000 in 2011, median single-family home prices have experienced consistent annual growth, exceeding pre-Recession prices by 2016. From 2017 on, and particularly in 2021, during the pandemic, the fact that numbers of sales did not rise at the same time and at the same rate as prices can only be attributed to a lack of supply of units for sale in the market.

Figure 14 shows that the pattern of price increases in Millbury was typical of the pattern in surrounding towns, the county and the state.

FIGURE 14: MEDIAN HOME VALUE OF OWNER-OCCUPIED UNITS FOR MILLBURY AND SURROUNDING COMMUNITIES, 2010-2021

SOURCE: AMERICAN COMMUNITY SURVEY 5-YEAR ESTIMATES 2022

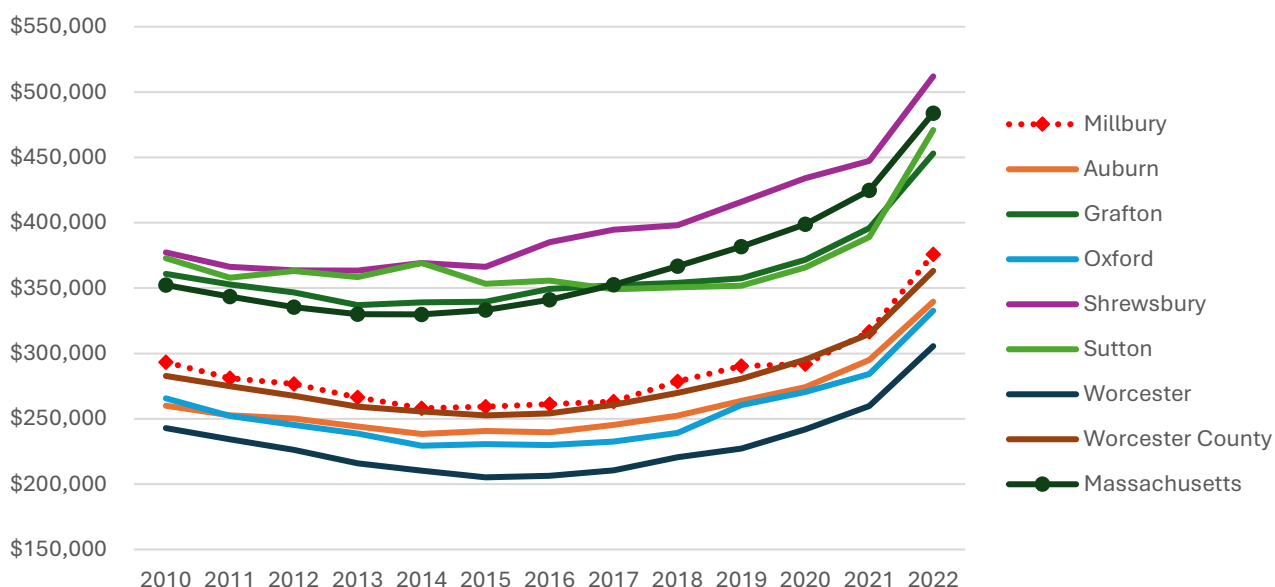
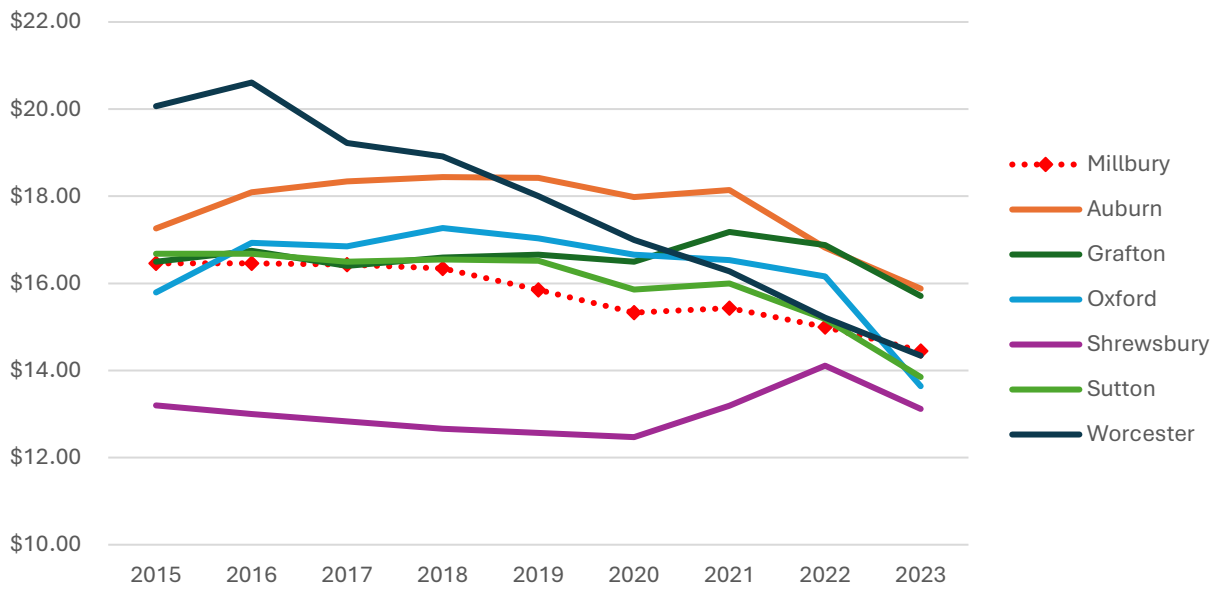


Figure 15 shows that Millbury’s residential tax rate has been on a slow but steady decline since 2015. During that time, it has been reduced by \$2 per thousand dollars of property value, starting at \$16.46 in 2015 and reaching \$14.45 by 2023. For almost all that time Millbury’s rate was the second lowest among surrounding towns, with only Shrewsbury’s consistently lower. Over the period the rates charged by other towns have fluctuated far more widely, but the band within which they sit has narrowed from \$6.87 (between \$13.20 and \$20.07) in 2015 to \$2.27 (between \$13.12 and 15.88) in 2023. This suggests a growing consensus on what a fair and sustainable tax rate might be.

The annual property tax on a house in Millbury with the mean value of \$375,800 is about \$5,430. Property taxes influence the costs of owning, renting, or investing in homes. 52% of respondents to the housing survey in Millbury stated that “tax relief for eligible residents” would be the biggest factor in helping them stay in their homes. Respondents made comments such as the following: “People who have lived in this town for over 40 plus yrs that helped this town should have locked in tax rate benefits” and “Lower taxes and responsible spending would make living in Millbury affordable!”

FIGURE 15: RESIDENTIAL TAX RATES (PER \$1,000): MILLBURY AND SURROUNDING COMMUNITIES, 2015-2023

SOURCE: MASSACHUSETTS DEPARTMENT OF REVENUE DATA ANALYTICS AND RESEARCH BUREAU



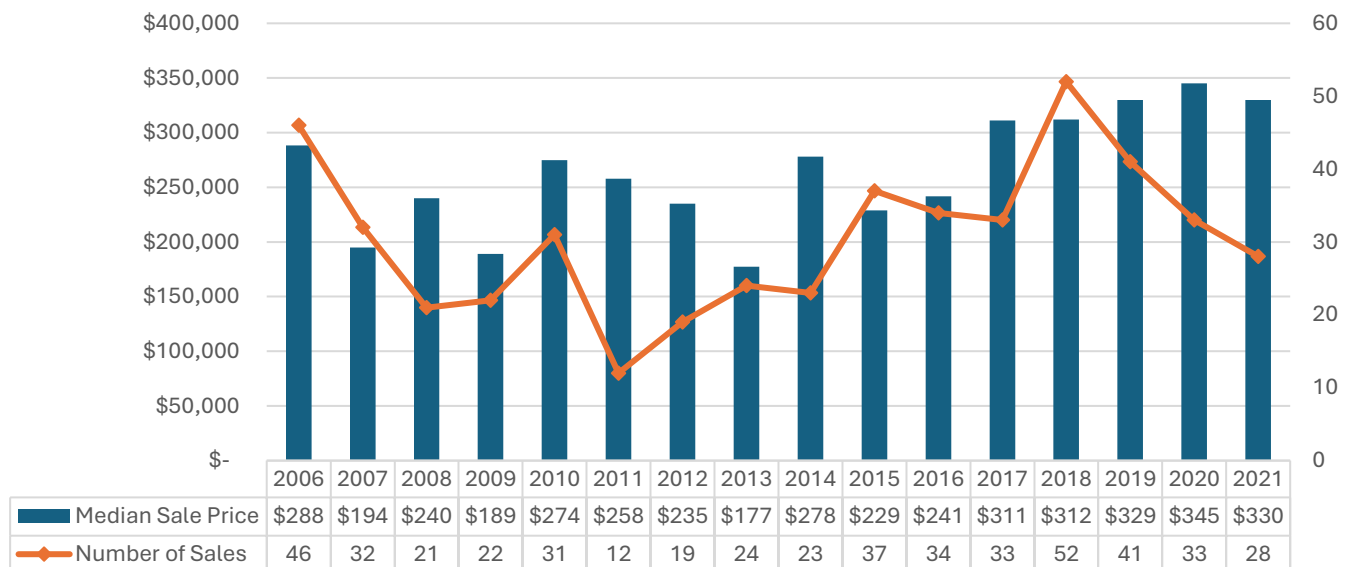
Condominium Market

There is a relatively small number of condominiums in Millbury, with between 12 and 52 changing ownership per year, whereas between 88 and 164 single-family homes are sold each year. While the condominiums may represent transitional housing for people moving from rental towards ownership of a single-family unit, they may also be preferred by people downsizing from a single-family house or by people looking to avoid the burden of exterior maintenance or to benefit from some shared facilities that are often offered.

Figure 16 shows that the price of condominiums has not shown the steady increase visible in the price of single-family homes. Both the price and the number of sales have fluctuated throughout the period. The mean price at which condominiums were sold in 2021 was about 14.5% higher than the mean price in 2006, whereas the equivalent price increase for single-family homes was 45%.

FIGURE 16: MILLBURY CONDOMINIUM MEDIAN SALE PRICE AND SALES VOLUME BY YEAR

SOURCE: THE WARREN GROUP; MASSACHUSETTS ASSOCIATION OF REALTORS



Rental Market

Table 13 shows that in 2021 Millbury had an estimated 1,254 units of occupied rental housing. The ACS estimated the median gross rent for Millbury as approximately \$1,284 per month, which is lower than the state (\$1,487) but higher than the county (\$1,197). However, the most recent local data on asking rents collected from commercial sites on the internet show asking rents for listed apartments at higher rates than the estimates from the ACS. The limited rental opportunities advertised included 1-bedroom apartments listed between \$1,600 and \$2,750 per month, 2-bedroom apartments listed for \$1,900 to \$3,800 per month, and 3-bedroom apartments and houses for rent listed for \$1,775 to \$4,000 per month.

Low vacancy rates and high rents pose challenges for low-income families that participate in the Section 8 Program. The Section 8 Housing Choice Voucher Program (HCVP) issues eligible households a voucher to obtain their own rental housing, in which a rental subsidy is paid directly to the landlord on behalf of the participating family by a participating housing agency. The subsidy is determined by the family's income and the family pays the difference between the actual rent charged by the landlord and the amount subsidized by the Section 8 program. Individuals and families often wait years to make it off the waiting list for this program. Eligible households are issued a Section 8/HCVP Voucher and given only 120 days to locate their own rental housing. If no rental housing options within their price range come on the market, then the families lose the voucher opportunity.

Initial costs of renting an apartment (first and last month's rent, security deposit, and sometimes broker fees) can be costly and result in some lower-income households being unable to rent a home that meets their needs. Like sale prices, rents have also risen in the region. According to the ACS estimates, the increase in average rent costs in Millbury between 2010 and 2022 was 28%.

TABLE 13: MILLBURY GROSS RENT

	2010		2022	
	Estimate	Percent	Estimate	Percent
Occupied Units Paying Rent	1,442	100%	1,254	100%
Less than \$500	194	13%	92	7%
\$500 to \$999	757	52%	257	20%
\$1,000 to \$1,499	398	28%	503	40%
\$1,500 to \$1,999	93	6%	201	16%
\$2,000 or more	0	0%	201	16%
Median Gross Rent (\$)	929	X	1,284	X
<i>Source: American Community Survey Estimates 2010, 2022</i>				

Foreclosures

Foreclosures are a useful indicator of the health of a housing market. Unusual spikes in foreclosure rates can indicate instability in the market. Table 14 shows both petitions to foreclose and foreclosure sales since 2006. Petitions to foreclose indicate foreclosure action has been initiated by the mortgage holder. They do not necessarily lead to the mortgagee losing their home, but they do suggest some hardship or instability that affected the mortgagee's ability to keep up their payments. The number of foreclosure sales tells us the number of times that the process of foreclosure has been completed.

As Table 14 shows, the number of petitions during the period, 440 altogether, was far higher than the number of sales, which was 294. This means that one third of all people against whom mortgagors instituted actions were able to resolve their problems without foreclosure sales. The vast majority of these were owners of single-family homes. Only three out of 40

TABLE 14: MILLBURY FORECLOSURES

	Single-Family Homes Foreclosures		Condominium Foreclosures	
	Petitions to Foreclose	Foreclosure Sales	Petitions to Foreclose	Foreclosure Sales
2006	42	19	1	0
2007	37	22	2	0
2008	37	30	9	11
2009	44	35	5	7
2010	50	51	7	9
2011	25	27	4	2
2012	25	15	3	3
2013	7	3	0	0
2014	19	5	0	0
2015	31	8	3	0
2016	25	13	1	2
2017	24	16	2	0
2018	20	11	1	3
2019	11	0	1	0
2020	1	0	0	0
2021	2	2	1	0

Source: The Warren Group 2006-2021

(7.5%) of the owners of condominiums were able to prevent foreclosure petitions from resulting in sales.

Both foreclosure petitions and foreclosure sales reached a high in 2010 with 57 foreclosure petitions and 60 foreclosure sales. This is directly attributable to the global financial crisis that arose out of problems in the mortgage market in 2008. It was only by 2013 that the direct impacts of that crisis had worked their way out of the system. By contrast, the very low figures for 2019, 2020 and 2021 show the impact of the federal moratorium on evictions during the COVID-19 pandemic.

Development and Building Activity

A person's ability to find a suitable home is strongly influenced by the available housing stock and by whether the increase in the housing stock keeps pace with the population growth in the place where the person is searching. If the growth in housing stock does not keep pace with population growth, fewer units are available, and because the balance between supply and demand tilts in favor of demand, prices increase, and affordability reduces.

Table 15 shows the number of newly constructed housing units between 2016 and 2024. This data indicates that an average of 56 units per year has been added to Millbury's housing stock since 2016, with a peak of 115 new units in 2017. In 2020, only 18 new units were reported. The majority of new residential construction has been single-family homes.

Since 2020, a number of developments have been completed in Millbury:

- Stratford Open Space Community (49 units)
- 66 Park Hill Ave – Clearview Open Space Community (142 units)
- 19 Canal St (59 Units)
- Howe Ave – Cobblestone Village (72 Units)
- 9 West St (12 units)
- 40 Tainter Hill (4 units)
- 150-152 W Main St (4 units)

An additional 189 units are permitted or under construction as of January 2025, including 18 affordable units at Singletary Arms.

TABLE 15: MILLBURY NEW RESIDENTIAL UNITS BY YEAR, 2016-2024

SOURCE: TOWN OF MILLBURY BUILDING DEPARTMENT

	Number of New Housing Units
2016	42
2017	115
2018	88
2019	47
2020	18
2021	21
2022	73
2023	48
2024	49

Housing Challenges

Regulatory Constraints

Regulatory constraints are zoning bylaws, policies, and regulations which may be impeding the development of affordable housing. Regulations and ordinances set by local and state authorities in Massachusetts can be exclusionary and designed to favor single-family homes over other development types. The various regulatory constraints to Millbury's affordable housing market are described in this section.

Zoning authority in Massachusetts is devolved to local governments by M.G.L. Chapter 40A. The Town's zoning bylaws serve to promote the health, safety, convenience, amenity, and general welfare of residents by encouraging the most appropriate use of land. The town of Millbury is divided into 13 base zoning districts with 5 overlay districts. These include three residential districts, four suburban districts, three business districts, two industrial districts, and one village district.

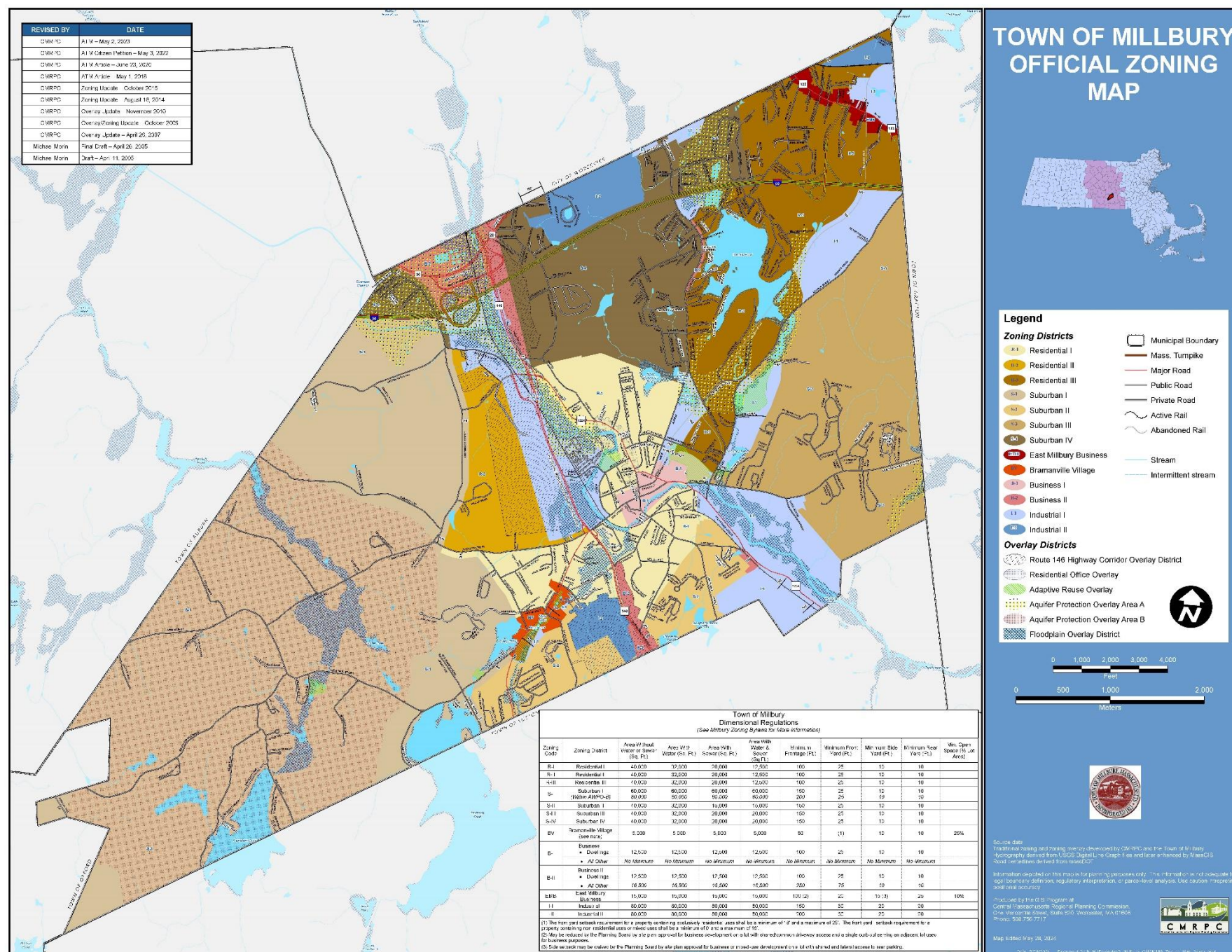
The Planning Board primarily acts as the special permit granting authority (SPGA) for different types of uses, including multi-family use in Residential, Residential (Office), Suburban, and Business I districts. The Zoning Board of Appeals is authorized to grant variances for uses, as well as for dimensional relief. Table 16 shows the existing base zones and overlay districts along with their abbreviations as used in the zoning code. Figure 17 shows the Millbury Zoning Map as of 2025.

The Town of Millbury's original zoning bylaws were adopted on February 5, 1957. However, this adoption came well after much of the current land use arrangement within town was established. Therefore, certain provisions of zoning appear to be based on past development patterns. Over the past 60+ years, various amendments have been made to the zoning bylaws in a piecemeal fashion. These changes have resulted in a diminished organizational structure and user-friendliness of the zoning bylaw. A re-write of the bylaw into a clear, more accessible format is encouraged.

Table 16: Dimensional Regulations by Zoning District

Zoning Code	Zoning District	Area Without Water or Sewer (Sq. Ft.)	Area With Water (Sq. Ft.)	Area With Sewer (Sq. Ft.)	Area With Water and Sewer (Sq. Ft.)	Minimum Frontage (Ft.)	Minimum Front Yard (Ft.)	Minimum Side Yard (Ft.)	Minimum Rear Yard (Ft.)	Minimum Open Space (% Lot Area)
R-I	Residential I	40,000	32,000	20,000	12,500	100	25	10	10	
R-II	Residential II	40,000	32,000	20,000	12,500	100	25	10	10	
R-III	Residential III	40,000	32,000	20,000	12,500	100	25	10	10	
S-I	Suburban I (Within AWPO-B)	60,000 80,000	60,000 80,000	60,000 80,000	60,000 80,000	150 200	25 25	10 10	10 10	
S-II	Suburban II	40,000	32,000	15,000	15,000	150	25	10	10	
S-III	Suburban III	40,000	32,000	20,000	20,000	150	25	10	10	
S-IV	Suburban IV	40,000	32,000	20,000	20,000	150	25	10	10	
BV	Bramanville Village	5,000	5,000	5,000	5,000	60	(*1)	10	10	25%
B-I	Business I Dwellings All Other	12,500 No Minimum	12,500 No Min.	12,500 No Min.	12,500 No Min.	100 No Min.	25 No Min.	10 No Min.	10 No Min.	
B-II	Business II Dwellings All Other	12,500 16,500	12,500 16,500	12,500 16,500	12,500 16,500	100 250	25 75	10 10	10 10	
EMB	East Millbury Business	15,000	15,000	15,000	15,000	100 (*2)	20	15 (*3)	25	10%
I-I	Industrial I	80,000	80,000	80,000	80,000	150	30	20	20	
I-II	Industrial II	80,000	80,000	80,000	80,000	200	30	20	20	
(*1) The front yard setback requirement for a property containing exclusively residential uses shall be a minimum of 18' and a maximum of 25'. The front yard setback requirement for a property containing non-residential uses or mixed uses shall be a minimum of 0' and maximum of 18'. (*2) May be reduced by the Planning Board by site plan approval for business development on a lot with shared/common driveway access and a single curb cut serving an adjacent lot used for business purposes. (*3) Side setback may be waived by the Planning Board by site plan approval for business or mixed-use development on a lot with shared and lateral access to rear parking.										

Figure 17: Town of Millbury Zoning Map



As shown in Table 16 above, allowable residential land uses and dimensional requirements vary by district and depending on the availability of water and sewer services. For areas with access to water and sewer, the minimum lot sizes are significantly smaller than areas with no water or sewer. In the Residential Districts, the bylaw provides for a range of dwelling types in areas with existing development at relatively high densities and public utility service. In the Suburban Districts, the bylaw provides for single-family and two-family residential development at moderate density where public services are available, and at a low density where they are not.

The Bramanville Village District provides opportunity for redevelopment and infill development within the central part of Millbury's historical Bramanville area to align with historic development patterns. The objective is to maintain a vibrant, pedestrian-friendly village center allowing higher-density residential uses and small-scale commercial uses that serve the residents of the district and nearby residential districts.

In the Business I District, single-family and two-family residential dwellings are permitted in as a by-right use.

The number of residential districts (7) appears to be more than is necessary, as there are minimal differences in underlying dimensional standards and permitted uses. The Town is encouraged to consider a consolidation of districts.

Furthermore, the minimum lot area in the residential districts is set based on the availability of water and sewer service. This may create situations where a de-facto zoning amendment can occur outside the normal zoning amendment process, requiring Town Meeting approval. An extension or expansion of water and sewer service to an area would change the applicable zoning relative to minimum lot area. The provision of public water and sewer reduces the land required for onsite septic and private wells. Hence, a single minimum lot area for each district may be sufficient as lots requiring onsite septic and wells would need to be sized larger, irrespective of zoning, to accommodate these features.

Multi-family uses are permitted by special permit in all Residential and Suburban Districts with certain prerequisites relating to public water and sewer availability and access to major streets. The creation of a multi-family zoning district that codifies the prerequisites would provide the Town greater ability to designate appropriate locations where public services and infrastructure are in place or needed to accommodate this type of development.

Zoning Provisions that Address Affordable Housing and Smart Growth

Millbury's Zoning Bylaws include the following provisions that promote some affordable housing, smart growth development, and an overall greater diversity of housing types.

Multi-Family Housing

An essential strategy for increasing affordable housing options is to facilitate the development of multi-family dwellings in one or more areas of a community. Millbury's Zoning Bylaws define multi-family dwellings or apartments as "Premises containing three or more dwelling units, irrespective of ownership or tenure."

Much of Millbury's multi-family housing was constructed prior to the implementation of its zoning code. Multi-family housing has historically not been a by-right use in any of the town's zoning districts. It is allowed through a special permit granted by the Planning Board within Residential, Residential (Office), Suburban, and Business I Districts. Additional lot area requirements per bedroom and unit apply in the Residential III, Suburban, and Business Districts. The Adaptive Reuse Overlay District, which applies only to certain properties, allows multi-family dwellings in existing buildings or structures at a density based upon the demonstrated ability of the site to accommodate such density. For new buildings and structures within the overlay district, multi-family housing may be constructed at a density of four (4) dwelling units per acre.

In 2021, Millbury was designated as an "MBTA Community" defined under Section 1 of M.G.L. c. 161A. The requirement under Section 3A of M.G.L. c. 40A states that an MBTA Community shall have at least one zoning district of reasonable size in which multi-family housing is permitted as of right, and that meets other criteria set forth in the statute. Failure to comply with the law results in a loss of eligibility for the community for certain State funding programs.

At the Millbury Annual Town Meeting on May 6, 2025, a proposed article was passed to amend the town's zoning bylaw and map in order to comply with Section 3A of M.G.L. c. 40A. A new "Multi-Family Housing Overlay District" allows multi-family housing to be permitted by-right in two areas of Millbury – 1) an area near Route 146 and the Sutton town line, and 2) two tracts close to the Worcester border on Grafton Road. The total size of the overlay district is 75.4 acres with a total unit capacity of 1,070 units.

Key dimensional regulations include a minimum lot size of 10,000 square feet, minimum frontage of 60 feet, maximum density of 15 units per acre, and a maximum height of 3 stories or 40 feet. For projects resulting in 10 housing units or more within the boundaries of the district, 10% of the units must be affordable to households earning 80% or less of the Area Median Income (AMI).

Final approval from the Office of the Attorney General and from the Executive Office of Housing and Livable Communities remains pending as of May 2025.



The new Multi-Family Housing Overlay District will rezone two sub-areas to permit multi-family housing by right.

Accessory Dwelling Units

Accessory dwellings units are described in the Zoning Bylaws as a “self-contained dwelling unit, complete with its own sleeping, cooking, and sanitary facilities, that is subordinate in size to the principal dwelling unit, located substantially within the structure of a detached single-family dwelling or a building accessory thereto and functions as a separate unit.” While these units generally cannot be included in the Massachusetts Subsidized Housing Inventory, they do tend to provide more affordable market rentals to small households as well as a number of other important benefits, including the following opportunities described in the Millbury Zoning Bylaw:

- Provide an opportunity for homeowners who can no longer physically or financially maintain their single-family home to remain in homes they might otherwise be forced to leave;
- Provide housing units in single-family neighborhoods that are appropriate for persons at various stages of their life cycle;
- Provide housing units for persons with disabilities;

- Make housing units available to moderate-income households;
- Protect the stability, property values, and appearance of single-family residential neighborhoods.

Accessory dwelling units are allowed in any Residential and Suburban District through a Special Permit of the Planning Board based on the following major requirements:

- The lot fully conforms to all zoning requirements for its district or on a legal, pre-existing, nonconforming lot and/or within a legal pre-existing, nonconforming single-family structure.
- The single-family dwelling or building accessory thereto must be owner-occupied.
- Limit of one (1) accessory dwelling unit per lot.
- Gross floor area of an accessory dwelling unit cannot not exceed 800 square feet.
- At least two (2) off-street parking spaces must be available for use by occupants of each accessory dwelling.
- The unit will be a complete, separate housekeeping unit containing both kitchen and bath.
- The principal dwelling or accessory structure to be altered or constructed must maintain the appearance of a single-family structure or accessory structure.
- Any new separate outside entrance serving an accessory dwelling unit must be located on the side or in the rear of the building.

On August 6, 2024, Governor Healey signed the Affordable Homes Act into law ([Chapter 150 of the Acts of 2024](#)). Section 8 of the Affordable Homes Act amends the Zoning Act to allow ADUs up to 900 square feet (or no larger than half the gross floor area of the principal dwelling, whichever is smaller) to be constructed by-right in single-family zoning districts across the Commonwealth.

Municipalities *cannot* require owner occupancy for the ADU or the principal dwelling, require a special permit or other discretionary zoning approval for the use or rental of an ADU, require more than 1 parking space for an ADU located outside 0.5 miles from a commuter rail station, or require any parking for an ADU located within 0.5 miles from a commuter rail station. Municipalities may impose reasonable restrictions and requirements for Site Plan Review, Title V requirements, regulations concerning dimensional setbacks and the bulk and height of structures, and short-term rentals.

The Town of Millbury will need to amend its Zoning Bylaw on Accessory Dwelling Units in order to correspond with State requirements, particularly relating to the maximum gross floor area, owner-occupancy requirement, and minimum off-street parking spaces.

Open Space Community

Millbury's Zoning Bylaws include an Open Space Community Bylaw to "allow for greater flexibility and creativity in the design of resident developments; to facilitate the permanent protection of open space and natural, historic, and scenic resources; and to encourage a more economical and efficient form of development that is less sprawling, consumes less open land, does not tax community services unduly, respects a site's physical characteristics, and minimizes the total amount of disturbance to the site." Provided the community contains at least ten (10) contiguous acres, an Open Space Community can be constructed in a Residential I, Residential II, Residential III, Suburban I, Suburban II, Suburban III, or Suburban IV district upon Site Plan Approval granted by the Planning Board.

This zoning bylaw promotes "smart growth" principles and provides a good alternative to traditional subdivisions that promote sprawl. These units are processed through a Special Permit of the Planning Board under the following major requirements:

- Common open space shall comprise a minimum of fifty percent (50%) of the tract. The common open space shall be large and contiguous.
- The common open space shall be used for the following purposes or a combination thereof: conservation, forestry, horticulture, agriculture, historic preservation, outdoor education, and active and passive recreation.
- the following Generic and Site Specific Design Standards shall apply to all OSCs and shall govern the development and design process:

Density Bonus

Density bonuses are zoning tools that allow developers to increase the intensity of a development beyond what is normally permitted in exchange for providing additional affordable units or other benefits to the community. In Millbury, developers of Assisted Living Facilities and Open Space Communities have the opportunity to provide dwelling units restricted to low- to moderate-income households in exchange for an increase in the total number of units permitted to be constructed.

In Assisted Living Facilities, for every affordable unit, the applicant may add two market-rate units, provided that the total number of units does not exceed 40% of the maximum number of units prescribed in Section 42.7, which states that the maximum number of units cannot exceed fifteen (15) per acre of parcel size.

In a proposed Open Space Community, there are a variety of density bonus options that are offered, including:

- For every four (4) dwelling units permanently restricted to occupancy by persons or families who qualify as low or moderate income, one (1) dwelling unit may be added as a density bonus; provided, however, that this density bonus shall not exceed ten percent (10%) of the basic maximum number.
- For every four (4) age-restricted dwelling units, one (1) dwelling unit may be added as a density bonus; provided that this density bonus shall not exceed five percent (5%) of the basic maximum number.

- For the construction of passive and/or active recreation facilities that are available for public use, one (1) dwelling unit may be added per two (2) acres of recreation land or per two thousand five hundred (2,500) feet of trail; however, this density bonus shall not exceed five percent (5%) of the basic maximum number.
- For each additional five percent (5%) of the site (over and above the required fifty percent (50%)) set aside as open space, one dwelling unit may be added as a density bonus; provided that this density bonus shall not exceed five percent (5%) of the basic maximum number.
- For every five (5) acres of prime agricultural soils or active farmland preserved at the site, one dwelling unit may be added as a density bonus; provided that this density bonus shall not exceed five percent (5%) of the basic maximum number.
- For every four dwelling units in which alternative renewable energy (i.e. solar power, wind power, hydroelectric power, and other sources deemed acceptable by the Planning Board) supplies at least fifty percent (50%) of the total annual energy requirements for heating and hot water for that dwelling unit, one dwelling unit may be added as a density bonus; provided that this density bonus shall not exceed five percent (5%) of the basic maximum number.

Parking Provisions

Section 33: Parking and Loading Requirements of the Zoning Bylaws details the schedule of off-street parking requirements for residential and non-residential uses. Two parking spaces per dwelling unit is required for single-family homes. Subsidized elderly housing requires a minimum of one parking space for every two dwelling units. Three parking spaces must be provided per two-bedroom multi-family dwelling unit. One additional parking space per bedroom must be added for each multi-family dwelling unit containing more than two bedrooms. Accessory Dwelling Unit regulations require at least two off-street parking spaces for use by occupants of each accessory dwelling.

Excessive parking requirements can be a barrier to creating new housing, particularly multi-family housing, as they increase the cost of development by increasing the land area required. The Town's existing parking requirements can result in excess land dedicated to parking that might otherwise be used for housing, open space, or commercial land uses. Reducing the off-street parking minimum can lower development costs, potentially free up land for more housing, and reduce the cost of housing for residents.

Community Infrastructure

Municipal Water Service

Millbury residents rely on groundwater for water supply. Aquarion Water Company, a subsidiary of Eversource Energy, owns and operates the water system in Millbury by maintaining four wells located on the two aquifers, Dorothy Pond Aquifer and Blackstone River Aquifer, for the town-supplied water system. It provides water to approximately half of Millbury. Residents and businesses located in a portion of West Millbury are on private wells and do not receive water service from Aquarion.

Aquarion operates two water treatment plants to comply with regulatory standards and the water quality is reportedly excellent. The storage tank has a capacity of 1.5 million gallons of water. There are approximately 50 miles of water main pipes in Millbury. System improvements are coordinated with DPW's paving program for efficiency and convenience to residents.

In addition to a system development charge for a new connection, residents and businesses pay user fees for water that is based on the size of the meter. New developments pay a surcharge that is used to fund water conservation projects to offset future demand. The Town has dealt with consistent low groundwater levels, increasing water demands, and water pumping limits set by the Massachusetts Department of Environmental Protection. Aquarion supports water conservation for residential and commercial properties by installing energy saving toilets, shower heads, and faucets, free of charge to the customer.

Municipal Sewer Service

Approximately three-quarters of Millbury has access to public sewer. The northwest section of town does not have access, and those without sewer use septic systems. Seventy percent (70%) of the Town's residents are connected to the sewer system. There are 4,512 residential connections while 208 streets have sewer.

The Town charges user fees based on water usage, which finances the operation and maintenance costs of the system. A betterment fee includes a sewer hook-up fee (\$5,000 per residence). The collection system is comprised of 15 pump stations that pump to the Upper Blackstone Water Pollution Abatement District (UBWPAD), the regional wastewater treatment facility.

In 2008/2009, Millbury underwent a significant sewer expansion project that added many new users to the system. More than 800 homes and businesses in the Laurel Heights and Lake Singletary area, Greenwood Street area, East Millbury area, Park Hill Avenue and Martin Street areas were added to the municipal sewer system. A study exploring the expansion of the sewer system of West Millbury was conducted but it was determined to be too expensive. Currently there are no plans for Town investment in sewer expansion, however the system is continually being expanded through the construction of subdivisions.

Transportation

Millbury is conveniently located with access to regional highways, including Interstate 90 (Massachusetts Turnpike), Massachusetts Route 146 (Worcester-Providence Turnpike), and U.S. Route 20 (Southwest Cutoff). Millbury is also connected to the surrounding communities of Worcester, Auburn, Sutton, and Grafton through arterial roadways, collector roadways, and local roadways. The town wrestles with failing infrastructure, mainly its roads, bridges, and retaining walls. Thirty-five percent of all town roads were rated Very Poor by the Central Massachusetts Regional Planning Commission in an inventory conducted in conjunction with the Massachusetts Department of Transportation (MassDOT). It was estimated that \$15 to \$20 million is needed to complete these major repairs.

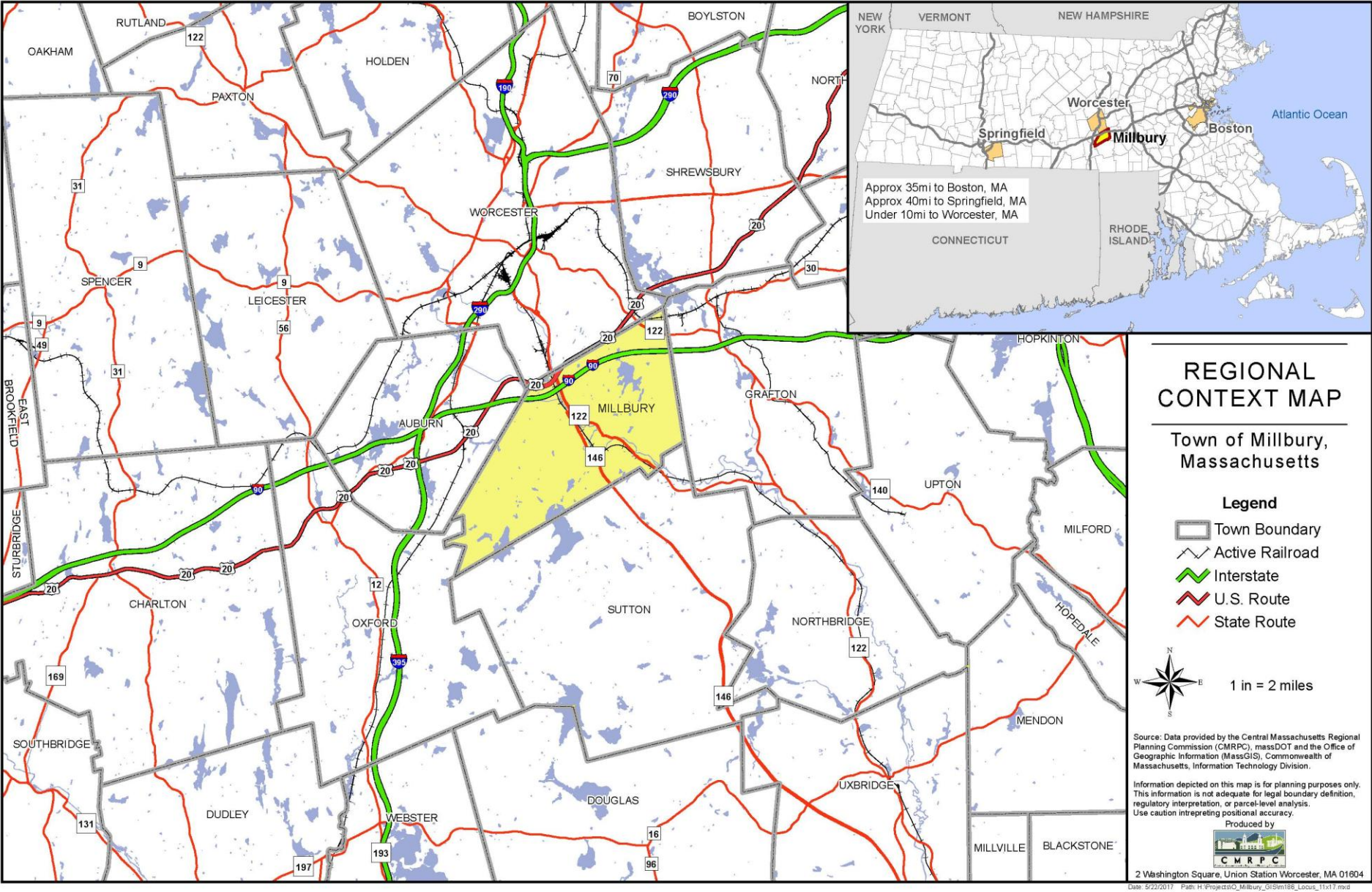
The closest MBTA commuter rail stations are located in the bordering city of Worcester and town of Grafton. Millbury is served by the Worcester Regional Transit Authority (WRTA) Bus Route 4, which provides service between Union Station in Worcester and the Shops at Blackstone Valley via downtown Millbury.

As required by the Americans with Disabilities Act (ADA) of 1990, WRTA provides paratransit services. The WRTA ADA Complimentary Paratransit Service is a curb-to-curb paratransit service for seniors and people with disabilities who reside within the thirty-seven communities serviced by the WRTA, operating from 8:00 AM to 4:30 PM. Riders are provided with lift-equipped vehicles or sedan-type vehicles depending on their requirements. Additionally, the Town of Millbury provides curb-to-curb van service for the elderly and disabled, which can be utilized for medical appointments and daily errands.

The town's transportation network also features fragmented pedestrian and bicycle amenities. Millbury Center has the most abundant sidewalks, whereas in other areas of the town sidewalks are non-existent. The town faces a lack of ADA accessible infrastructure. Millbury's roadways currently have limited designated bicycle routes or lanes. The Blackstone River Bikeway, intended to connect Worcester to Providence, traverses through part of Millbury, beginning at a paved parking lot off North Main Street near the Shoppes at Blackstone Valley and terminating at McKeon Road in Worcester.

Transportation access is an essential component of livable and thriving communities, ensuring that residents of all abilities are connected to local jobs, services, and amenities. New housing and mixed-use development should be guided to areas that are close to highway access, bus routes, or sidewalks and pedestrian infrastructure.

Figure 18: Regional Context Map for the Town of Millbury



Environmental Constraints

Soils, Landscape, and Topography

The town of Millbury is located within the Worcester Plateau on the Blackstone River. Elevations are higher in the western part of town, decreasing significantly towards the east with a drop of 300 feet across approximately 6 miles into the lower Blackstone Valley. The western part of town also features good quality loamy soils, favorable for agricultural uses. Rocky soils with hilly terrain, streams, and wetlands are present on the eastern side. The distinct changes in elevation and geologic formations present development challenges. Most of the topographically suitable land lies in the developed sections of East Millbury.

Floodplains, Wetlands, and Water Resources

Millbury is located within the Blackstone River Watershed and the following sub-watersheds: Upper Blackstone River, Singletary Brook, Middle French River, Upper Blackstone River-West River, and Quinsigamond River.

The Blackstone River, its tributaries, and the town's ponds and brooks are the most notable surface water features. Millbury contains four major ponds of varying sizes, from the 18-acre Brierly Pond to the 330-acre Lake Singletary. Isolated and bordering vegetated wetlands are present across the town's landscape. Approximately 10% of Millbury's surface is covered by waterways, wetlands, and ponds.

Two main aquifers are present in Millbury. One is located along the Blackstone River, while the other can be found around Dorothy Pond and Dorothy Brook. Most of the Dorothy Pond aquifer is also designated as a Zone II wellhead protection area by the Department of Environmental Protection. Local wetlands and waterways are currently threatened by fill resulting from development, hydrological changes due to beavers, invasive species, stormwater runoff and other pollutants, as well as dam integrity.

Approximately sixty-seven (67) potential vernal pools and three (3) certified vernal pools are present in Millbury, according to the Natural Heritage and Endangered Species Program (NHESP) of the Massachusetts Division of Fish and Wildlife. Vernal pools are ephemeral pools of water that serve as breeding habitat for amphibians such as wood frogs and mole salamanders. As critical ecosystems in New England, vernal pools serve as homes to hundreds of invertebrates.

The FEMA Flood Map Service Center is the official public source for flood hazard information produced in support of the National Flood Insurance Program. FEMA flood maps for Millbury were most recently completed in 2011. Approximately 8% of Millbury is located within the federal flood hazard areas map. Flood hazard areas are found along Ramshorn Brook, the Blackstone River, Blackstone River tributaries, Singletary Brook and Pond, Dorothy Brook and Pond, and Cronin Brook.

As of 2025, Millbury does not have a Wetland Protection Ordinance. The Town's Conservation Commission reviews projects pursuant to the provisions of the Wetlands Protection Act (WPA), under M.G.L. Chapter 131, and its implementing regulations.

Vegetation, Fisheries, and Wildlife

Approximately 41% of Millbury is encompassed by prime forested land. Forest composition mainly consists of a mixed stand of soft woods such as pines and hemlocks, and hard woods such as beech, maples, oaks, birch, hickory, and ash.

According to BioMap2, in Millbury there are 204 acres of Forest Core (large, intact forests least impacted by roads and development), 27 acres of Aquatic Core (intact and functional ecosystems for fish and other aquatic species), 39 acres of Rare Species Core (critical to the long-term conservation of the most vulnerable species and habitats), 43 acres of Wetland Core (intact wetlands within less developed landscapes), and 167 acres of Vernal Pool Core (clusters of vernal pools and intact surrounding upland). Most of the Core Habitats and Critical Natural Landscapes are located either in West Millbury or the town's eastern border with Grafton.

Historically, Millbury has been home to 6 rare species, including two endangered species, three threatened species, and one special concern species, as defined by Mass Wildlife. These include a range of vascular plants, plus a bird and a reptile. The most recently observed species include the Eastern Box Turtle and Green Adder's-mouth in 1988.

One cold-water fisheries resource (CFR), SARIS_ID 5132761, is present in Millbury along a Blackstone River tributary located south of McCracken Road. CFR are sensitive habitats whose identification and protection is based on fish samples collected by biologists and technicians. Dwinell, Waskiewicz, and McCracken Brooks are the last streams in Millbury to have a native Brook Trout population. The CFR lists are updated annually on the Commonwealth's cold-water fisheries website to reflect the most current fish surveys. The presence of the following fish corresponds with the designation of a cold-water fishery: Longnose sucker, slimy sculpin, lake chub, American brook lamprey, burbot, rainbow trout, rainbow smelt, landlocked salmon, brown trout, brook trout, and lake trout.

Hazardous Waste, Pollution, and Stormwater

There are five (5) Brownfield sites reported in Millbury. Brownfield sites are not required to "self-identify" or register with the Department of Environmental Protection (DEP) therefore it is possible there are properties in town that would qualify as a Brownfield.

There are 31 underground storage tanks located within Millbury's town boundaries. These are important to monitor due to their potential adverse environmental effects should there be a leak, spill, or other issue.

A Transfer Station/ Recycling Center operates on Riverlin Street under the authority of the DPW Solid Waste Division. Millbury does not offer curbside trash pickup. To use the Transfer Station, residents must purchase an annual sticker that allows unlimited trash and recycling disposal and one free large furniture item. Typically, about 3,200 stickers are issued annually. Trash is hauled to Wheelabrator in Millbury while recycling is hauled by a contractor to a separation facility in Auburn.

A former landfill has been closed and capped since the late 1980s. It is monitored in accordance with a MassDEP approved plan. No issues have been observed or documented.

Stormwater runoff, drainage and flooding continue to be a hazard for the Town. The Blackstone River has a significant impact on stormwater drainage and downstream flooding in Millbury. Vulnerabilities identified in Millbury include infrastructure, dams, the elderly population, stormwater drainage, and pollution².

Polluted stormwater runoff is commonly transported through municipal separate storm water systems (MS4s), and then often discharged, untreated, into local water bodies. To prevent harmful pollutants from being washed into the storm sewer system, Millbury has obtained a NPDES permit and developed a Stormwater Management Program (SWMP). Millbury SWMP goals for future years include developing additional public outreach materials, continuing to work with partners to implement LID techniques and educate the public regarding stormwater impacts and green infrastructure resources, additional storm drain stenciling and area cleanups, continued BMP maintenance and infrastructure mapping efforts, and illicit discharge detection and elimination bylaw enforcement and inspections.

Non-point source pollution is a significant concern for water quality as it can threaten the health of residents and wildlife if it reaches local water and groundwater resources. This type of pollution can originate from many different sources such as salt on roadways, lawn fertilizers, sediment from construction, gas stations, or agricultural runoff and is caused by local stormwater runoff from snowfall and rainfall. Effective control of non-point source pollution results from thoughtful land management and includes tools such as Low Impact Development (LID) and Smart Growth strategies, protective zoning bylaws and policies, and best management practices for stormwater management, construction, septic operations, and road maintenance.

Millbury has designated an Aquifer and Watershed Protection Overlay District over aquifers and recharge areas in order to prevent contamination of the town's drinking water, protect groundwater recharge areas near aquifers, conserve the natural resources of the town, and prevent temporary and permanent contamination of the environment. The district is divided into Area A and Area B, and includes all areas within the district designated by the DEP as "Zone II" and one area designated as "Zone III." The overlay district applies to all new construction, reconstruction or expansion of existing buildings, and new or expanded uses. This overlay district protects approximately 74 acres of land around existing town wells.

² Municipal Vulnerability Preparedness Program – Grafton, Millbury, and Northbridge; Community Resilience Building Workshop Summary of Findings, June 2018

Subsidies and Staff Capacity

State and Federal financial resources to subsidize affordable housing production are very limited and competitive across Massachusetts. As housing prices continue to rise, deeper subsidies are required to fill the gaps between what housing costs to develop and what residents can realistically afford. Record-high housing sale prices and buyers willing to pay tens of thousands of dollars over asking prices are part of a highly competitive housing market. The need for deed-restricted affordable housing has only become more crucial as subsidies become less available.

The Town has limited staffing capacity to prioritize affordable housing efforts. The Town staffs a Town Manager, Director of Planning & Development, and Assistant Planner who have little extra capacity for additional responsibilities. Town resources to fund a part-time, full-time, or shared professional housing coordinator to adequately address affordable housing initiatives is a barrier to Millbury achieving the goals of this HPP.

The Millbury Housing Authority is managed by its Executive Director and Board of Commissioners, who oversee 151 units of low-income housing as well as a congregate care facility consisting of five apartments with 23 rooms. The Housing Authority also assists households through the Massachusetts Rental Voucher Program, managing 3 vouchers for low-income households. Despite a growing demand for additional subsidized units, as well as renovations and improvements to existing units, the Housing Authority lacks the funding resources and capacity to expand.

The Town of Millbury has not voted to approve the Community Preservation Act (CPA) to establish a Community Preservation Fund. Under CPA, at least 10% of the funding raised through a local property surcharge paired with additional funding through the statewide CPA Trust Fund, must be dedicated to local housing efforts to preserve and produce affordable housing. This funding resource could have immense benefits for the town, allowing Millbury to have a permanent reliable source of funding for all items related to affordable housing.

The Town's Municipal Affordable Housing Trust Fund is currently inactive. This type of funding source enables the Town to collect funds for housing, segregate them out of the general budget into an affordable housing trust fund, and subsequently use these funds without returning to Town Meeting for approval. Activating a Board of Trustees and capitalizing the Affordable Housing Trust Fund will offer the Town a means to implement local housing initiatives.

There is no active committee or volunteer group in Millbury tasked with leading local housing projects and initiatives. Until 2011, a Housing Partnership/ Fair Housing Committee existed in town after being established in the mid-1980's, however this group has dissolved. The Housing Partnership successfully completed multiple projects when it was active, such as construction of two single-family homes for low-income families in 2002 or a collaboration with Millbury Savings Bank to provide "soft second loan" funds to help low- and moderate-income buyers qualify for the mortgages necessary to purchase homes constructed through the Partnership.

Community Perceptions

Proposed new housing development in rural and suburban towns such as Millbury can easily raise concerns and apprehensions by residents. Wariness about the impact that new units will have on local services, capacity of schools, property values, quality of life, etc. are common, and impressions of what “affordable housing” looks like often hold negative connotations. Misunderstandings about affordable housing and the people living in these units result in their stigmatization, and development proposals are consistently faced with local opposition.

Throughout the HPP public outreach process, Millbury residents have expressed a mix of reactions regarding the possibility of future housing development. In general, residents value the small-town feel of Millbury and have reservations about new multi-family housing units in town, particularly developments with significant density. Residents also have concerns about whether new subsidized housing units will adequately meet the needs of Millbury’s most vulnerable members, as many households earn far less than 80% of the Area Median Income.

Proposed amendments to the Town’s zoning bylaws have been met with opposition from residents recently. An article proposed at the 2024 Special Town Meeting which would have changed the zoning code to permit the construction of multi-family housing by-right within a designated 61.5-acre district, among other dimensional regulations, was voted down by residents. Upon discussion, residents cited fears of the town character changing and hesitancy to relinquish local zoning to the state.

Utilizing this Plan, it is important to continue community outreach efforts and discussions about the significance of affordable housing in Millbury. Dialogues, accessible information, and open lines of communication for local leaders and residents on housing issues will be key to achieving local goals. Notably, community concerns should be addressed with sensitivity.

Land Availability and Development Costs

Residential land use in Millbury is dispersed throughout the town. Single-family residential homes account for over 80% of the type of residential land use while two-family, three-family, and multi-family residences constitute the remaining 20%. Less dense residential development is found in West Millbury while more concentrated residential development is found in East Millbury. In 1998, residential land use accounted for 23% of Millbury's land area and two-thirds of the town was undeveloped. Meanwhile, today the amount of residential land in town is approaching 40%.

A significant amount of land remains undeveloped in Millbury, however, uses on this undeveloped land include open space, natural resources and recreation, agriculture, right of way, and utility. According to BioMap2, there are 876 acres, or 8.3% of the total area, of open space that are under protection in Millbury.

The high cost of developing land in Millbury has been identified as an obstacle to creating new affordable housing. Akin to many eastern and central Massachusetts communities, Millbury has a scarcity of small, affordable, buildable, residential lots. Most of the available, buildable, residential land is found within large parcels that must be subdivided through the costly and lengthy definitive plan approval process.

In order to ensure that Millbury's new residential developments are attractive, safe, and sensitive to the resources and character of the Town, the federal, state and local governments have adopted regulations that have subsequently increased the costs of designing and developing residential projects. Given land, design and development costs, developers seem to find it economically undesirable to build starter homes in Millbury.

Housing Production Goals

This Housing Production Plan is intended to guide the town in taking local control of its approach to affordable housing. Although the Town of Millbury has not yet met the 10% affordable housing threshold set by the State, the town does not necessarily face repercussions if that goal is not immediately met. The State encourages communities to gradually add affordable units to their housing stock. For a small community such as Millbury, this approach ensures that municipal resources are not overly strained with new housing and families. If the Town has a certified HPP in place, demonstrating that it has added a set number of affordable units to its housing stock each year and gradually making progress of adding units to the Subsidized Housing Inventory, the Town will be granted the power to deny comprehensive permits under Chapter 40B.

An HPP is required to set two types of goals: an annual numerical goal for affordable housing production, and qualitative strategies based on the type, affordability, location, and other desired aspects of new affordable housing. Table 17 shows the annual numerical goal for affordable housing production.

Using the current EOHLC baseline of 5,947 year-round housing units (sourced from the 2020 U.S. Decennial Census), Millbury currently has 3.72%, or 221 units, of its housing stock qualify on the Subsidized Housing Inventory (SHI). In order to achieve the goal of 10%, or 595 total SHI units, the Town needs to add 374 more qualifying units to the SHI.

Millbury is encouraged to produce SHI-eligible units totaling 0.5% of the year-round housing stock according to the most recent Census over the course of one year, or 1.0% over the course of two years. To produce 0.5% of its total units annually as SHI units, Millbury would need to add 30 SHI-eligible housing units. Given this annual production pace, in five years the town would reach 6.2% and by 2038 would achieve the 10% affordable housing mandate.

Table 17: Proposed Five-Year Housing Production Schedule for Millbury

Year	Annual Additional Units to the SHI (0.5% of 5,947 units)	Total Affordable Units on the SHI	Percent Affordable	Gap (Number of units needed to achieve 10%)
2025 (Current)	30	221	3.7%	374
2026	30	251	4.2%	344
2027	30	281	4.7%	314
2028	30	311	5.2%	284
2029	30	341	5.7%	254
2030	30	371	6.2%	224

Housing Strategies

The following strategies are based on input from a wide variety of sources including:

- Prior planning efforts, including the 2007 Millbury Housing Plan and 2019 Millbury Master Plan
- Priority housing needs identified in the Housing Needs Assessment
- Discussions of the Millbury Housing Production Plan Committee at regularly scheduled meetings
- Community input from the Housing Production Plan Workshops on June 4, 2024 and June 18, 2024 and results of the Housing Needs Survey
- Effective housing activities in other comparable localities in the area and throughout the Commonwealth

The Millbury Planning Board voted to adopt the Housing Production Plan at their meeting on February 24, 2025. The Millbury Board of Selectmen voted to adopt the Housing Production Plan at their meeting on March 11, 2025.

While the primary objective of this Plan is to guide the Town to meet the State's 10% affordability threshold under Chapter 40B, it should be emphasized that the Town also strives to serve a wide range of local housing needs. Consequently, there are instances where housing initiatives might be promoted to meet these needs that will not necessarily result in the inclusion of units in the Subsidized Housing Inventory.

Within the context of compliance issues, local needs, existing resources, affordability requirements, and housing goals, the following housing strategies are proposed. It is important to note that these strategies are presented as a package for the Town to prioritize and process, each through the appropriate regulatory channels.

Capacity Building Strategies

Millbury is a relatively small community and, unlike many cities, does not have substantial annual state or federal funding available to support local housing initiatives on an ongoing basis. Nevertheless, the Town has some local structure in place to coordinate housing activities that includes the following components. These include the Town's Director of Planning and Development, Assistant Planner, and Millbury Housing Authority. There are regional resources available to the town as well who can be effective advocates for housing.

This updated Housing Production Plan will enhance the Town's capacity to promote affordable housing as it provides the necessary blueprint for the next five (5) years, prioritizing affordable housing initiatives based on documented local needs and community input. The Plan will also serve as a comprehensive reference on housing issues in Millbury.

The following strategies are proposed to further build local capacity to implement the components of this Housing Production Plan through resources to subsidize implementation and an improved structure to effectively coordinate housing activities.

1. Conduct community outreach and education on affordable housing.

Millbury Town staff, boards, committees, and volunteers should continue the valuable work that the Housing Production Plan Committee has accomplished in developing this Plan. Much momentum has been built with the public outreach initiatives of this Plan, including the community survey and public workshops. Because many of the recommended strategies in this Housing Plan rely on local approvals, including those of Town Meeting, community support for new initiatives has and will continue to be essential. Strategic efforts to educate and inform residents and local leaders on the issue of affordable housing and specific new initiatives will build support by generating a greater understanding of the benefits of affordable housing, reducing misinformation, and dispelling negative stereotypes.

There are a variety of outreach and public education efforts at the Town can consider pursuing:

- Host community meetings or special forums on specific housing initiatives
- Offer Town officials the opportunity to present various proposals and solicit feedback from the public
- Provide the public with information on existing housing-related programs and services
- Promote trainings targeted towards landlords
- Expand the Town website to include a housing section
- Make general information on housing and affordability easily accessible to the public
- Host roundtable discussions between developers and town officials to find an appropriate course of action for the Town's needs

There are also numerous ways to build knowledge and enhance capacity to plan for housing. Workshops, trainings, conferences, and general resources are offered by [Citizen Planner Training Collaborative \(CPTC\)](#), [Mass Housing Partnership \(MHP\)](#), [Massachusetts Chapter of the American Planning Association](#), and [Citizens' Housing and Planning Association \(CHAPA\)](#), to name a few. These are also unique opportunities to learn about success stories from other communities.

2. Identify and leverage resources to advance housing production and programs.

Implementation of the recommended strategies of this Housing Production Plan will require funding and technical assistance. The Town does not currently have financial resources dedicated to housing initiatives, therefore must take a proactive approach to applying for funding opportunities. Organizations such as Massachusetts Housing Partnership (MHP), Citizens' Housing and Planning Association (CHAPA), MassHousing, Central Massachusetts Housing Alliance (CMHA), and Executive Office of Housing and Livable Communities (EOHLC) offer many resources and services. These include opportunities for rental assistance, homelessness prevention, emergency shelter placement, home repair and maintenance for seniors, public education and advocacy,

data and research, financing, homebuyer resources, trainings and events, model bylaws, and more.

Planning assistance grants are made available each year through the **Executive Office of Energy and Environmental Affairs (EOEEA)**, offering municipalities in the Commonwealth technical assistance support to improve their land use practices, including provision of sufficient and diverse housing.

The **District Local Technical Assistance (DLTA) Program** is funded annually by the Legislature and the Governor through a state appropriation. CMRPC is one of the 13 regional planning agencies that administer the program. Towns are encouraged to apply for technical assistance funding to complete projects related to planning for housing, growth, Community Compact Cabinet activities, or support of regional efficiency. Additionally, CMRPC offers up to 24 hours of **Local Planning Assistance** to each of its member communities annually for a variety of technical support projects.

Community One Stop for Growth, the Commonwealth's single application portal and collaborative review process of community development grant programs, offers opportunities to support housing, transportation, infrastructure, economic development, and community development. Through this grant application process, programs including, but not limited to the **Housing Choice Grant Program, Massachusetts Downtown Initiative, Rural and Small Town Development Fund, and MassWorks Infrastructure Program** offer a range of funding opportunities. Communities can be considered by multiple grant programs simultaneously, have access to guidance and partnership from state agencies, and are able to receive referrals to additional funding opportunities. To apply, municipalities are encouraged to first submit an Expression of Interest to seek input on a number of potential projects.

The **Massachusetts Community Development Block Grant (CDBG) Program** is a federally funded, competitive grant program designed to help small cities and towns meet a range of community development needs in housing, infrastructure, revitalization, economic development, and public social services. Eligible CDBG projects related to housing include housing rehabilitation or development. Municipalities with a population of less than 50,000 that do not receive CDBG funds directly from the Department of Housing and Urban Development (HUD) are eligible for CDBG funding. Applications can be submitted by individual communities or regionally by multiple communities.

3. Encourage Millbury staff, board and committee members, and volunteers to participate in educational trainings and programs related to affordable housing.

Housing and land use in Massachusetts are constantly evolving fields, with new funding programs, regulations, best practices, zoning opportunities, and law and policy changes. Leadership in Millbury should attempt to stay up to date with ways in which they can best serve their community. There are numerous ways to build knowledge and enhance capacity to plan for housing. Workshops, trainings, conferences, and general resources are offered by Citizen Planner Training Collaborative (CPTC), Mass Housing Partnership (MHP), Massachusetts Chapter of the American Planning Association, and Citizens'

Housing and Planning Association (CHAPA), to name a few. These are also unique opportunities to learn about success stories from other communities.

Furthermore, Millbury's relevant boards, committees, and staff are encouraged to keep open communication about the status of local housing issues and opportunities. This could take the form of an annual joint meeting to discuss progress of implementing the Housing Production Plan, allowing municipal leaders to congregate to focus on updates, challenges, and opportunities related to housing. It will be important for the Town to maintain consistency in decision-making and take an active role in pursuing the recommendations of the HPP.

4. Increase local staffing and financing capacity to create and preserve affordable housing.

If the Town of Millbury is committed to promoting affordable housing and implementing strategies recommended by this Housing Production Plan, it should ensure there are adequate resources and staffing in place to do so. As a whole, the strategies included in this Plan require a significant time commitment from Town officials or volunteers on boards and committees. Additionally, they involve specialized expertise in planning as well as housing programs, policy, and development. Staff and volunteers dedicated to housing coordination can provide a number of services to the town, depending on what the needs are, including:

- Public education
- Grant writing
- Maintaining the Subsidized Housing Inventory (SHI)
- Outreach to establish relationships with developers, lenders, funders, service providers, etc. to promote community housing efforts
- Overall coordination of the implementation of strategies outlined in this Plan and providing necessary professional support as needed

Millbury does not currently have any entity that oversees housing initiatives in town. The Housing Production Plan Committee was formed to support the update of this Plan but was not intended to be a permanent standing committee. While many other communities in Massachusetts maintain a volunteer-based group dedicated to housing, such as a Housing Partnership or Affordable Housing Committee, there is not an active group in Millbury at this time. An activated Affordable Housing Trust Fund's Board of Trustees could act as the leaders for affordable housing implementation in Millbury.

5. Investigate and educate the community on the Community Preservation Act (CPA) as a way to provide dedicated revenue for subsidized affordable housing.

Millbury's lack of local subsidy funds is a major constraint to promoting greater housing affordability, diversity, and sustainability. Many communities that have made significant strides in affordable housing have had Community Preservation Act (CPA) funds available to subsidize locally sponsored housing initiatives. CPA funds not only provide a reliable resource to support community housing, but address open space, recreation,

and historic preservation projects as well. Consequently, this Housing Plan recommends that the Town explore ways that CPA would enhance life for the Millbury community and the anticipated costs for taxpayers.

The Community Preservation Act (CPA) establishes the authority for municipalities in the Commonwealth to create a Community Preservation Fund derived from a surcharge of 1% to 3% of the property tax, to be matched by the state based on a funding commitment. As of 2024, the base state match was 18%. Once adopted, the Act requires that at least 10% of the funding raised through taxes be distributed to each of the three categories – 1) open space/recreation, 2) historic preservation, and 3) affordable housing.

As part of adopting CPA, communities can decide whether to accept up to four different exemptions to the CPA surcharge including:

1. Property owned and occupied by a household defined as low-income (earning up to 80% AMI) or a low- or moderate-income senior (age 60 or over earning up to 100% AMI);
2. Class three, commercial, and class four, industrial, properties with classified (“split”) tax rates (few communities have adopted this exemption);
3. The first \$100,000 of the taxable value of residential property; and
4. The first \$100,000 of the taxable value of class three commercial properties or class four industrial properties.

There are many ways that the Town could utilize CPA funding to enhance affordable housing efforts in Millbury, including the following:

- Acquire land for the purpose of creating affordable housing
- Adaptive re-use of existing buildings
- Purchase of existing market-rate homes and conversion to affordable homes to create permanent deed-restricted affordable rental housing
- Buy-down the cost of homes to create affordable mortgage costs for first-time homebuyers with qualifying incomes
- Support the development of affordable housing on publicly owned land
- Support the construction of new housing in existing neighborhoods
- Support the costs of improvements necessary to develop accessory dwelling units, with the provision that the units be permanently deed-restricted to preserve affordability
- Finance predevelopment activities (soft costs) to promote better project planning
- Provide financial support to help cover down-payment and closing costs for first-time homebuyers
- Offer direct assistance in the form of rental vouchers that subsidize the difference between market rents and what a household can afford to pay
- Fund a professional to support the implementation of local affordable housing plans

Moving forward, the Town should contact the Community Preservation Coalition, an alliance of open space, historic preservation, and affordable housing organizations that

works with municipalities to help them understand, adopt, and implement the Community Preservation Act. Representatives of the organization can be available to attend local meetings to explain CPA, its benefits, and its track record in comparable communities. The Coalition also maintains an informative website at www.communitypreservation.org.

Under the recommendation of Millbury Master Plan, the Town is encouraged to appoint a Community Preservation Advisory Committee to study the CPA, create bylaws, draft a ballot question at a regularly scheduled election, and devise and conduct a public education and promotion campaign. This group could evaluate what local projects could utilize this funding source and what progress could be made on affordable housing. Conversations with nearby communities that have passed CPA would contribute to this assessment.

6. Activate the Millbury Affordable Housing Trust Fund.

The state enacted the Municipal Affordable Housing Trust Fund Act on June 7, 2005, which simplified the process of establishing housing funds that are dedicated to subsidizing affordable housing. The law enables communities to collect funds for housing, segregate them out of the general budget into an affordable housing trust fund, and subsequently use these funds without returning to Town Meeting for approval. Additionally, trusts can own and manage real estate. The Town of Millbury amended its Town Code to adopt Chapter 44, Section 55C to create the Millbury Affordable Housing Trust Fund. However, to date, Millbury has not appointed a Board of Trustees to run the Trust Fund.

Millbury's Affordable Housing Trust Fund (AHTF) could be used in the future to fund various types of assistance, such as:

- Deferred payment loans
- Low or no interest amortizing loans
- Down payment and closing cost assistance for first-time homebuyers
- Credit enhancements and mortgage insurance guarantees
- Matching funds for municipalities that sponsor affordable housing projects
- Section 8 Project Based Vouchers

There are numerous ways to capitalize the fund, including:

- Payments in-lieu of units, if an inclusionary zoning bylaw was passed or if the option were otherwise added in the zoning bylaws or subdivision regulations;
- Negotiations with developers as part of impact fees;
- Private donations, special fundraisers, and grants; or
- Regular commitment of each year's CPA revenue (if passed) towards affordable housing, e.g., 10% to 25%, in order to fund local affordable housing initiatives through the trust.

The Board of Trustees could be composed of members with expertise in affordable housing development, real estate development, banking, finance, or real estate law. One

trustee must be the chief executive officer of the municipality, who will then appoint the remaining trustees. Alongside managing the trust fund, the Affordable Housing Trust Fund Board of Trustees can also become the entity in Millbury that oversees affordable housing issues using this HPP as guidance in implementing the strategies.

Over 100 communities in the state have a local affordable housing trust fund. For more information, the Massachusetts Housing Partnership offers a guidebook to establishing [Municipal Affordable Housing Trusts](#).

7. Use Trust Fund and other resources to acquire land for small-scale affordable housing and existing buildings that can be redeveloped for mixed-income housing.

Purchasing land and existing buildings, or accepting donations, is one of the many benefits of having an active Housing Trust Fund. Municipal housing trusts have the ability to own and manage real estate. This will give more power and flexibility for the Town to work with a developer to create housing that blends with the town character and meets the community's needs. Smaller-scale projects were clearly preferable to large-scale housing projects as demonstrated by results of the survey and workshops.

Zoning and Policy Strategies

1. Continue to promote accessory dwelling units as an opportunity to create affordably priced housing in established neighborhoods.

Accessory apartments are permitted in the Town's Zoning Bylaws by special permit under limited conditions. See page 50 for a full description of the Town's Accessory Dwelling Units regulations.

Allowing greater flexibility with accessory apartments will increase housing opportunities for a diversity of occupants. Accessory units can take the form of finished basements, above-garage studios, rehabbed carriage houses, and other outbuildings on parcels generally zoned for single-family homes. This type of housing can be appropriate for elderly parents, young adults, caretakers, and even renters. There are accessory units that likely exist in Millbury but are not regulated. Plus, there are likely numerous homeowners who desire to construct this type of housing, but the restrictive zoning makes it difficult.

The Massachusetts Affordable Homes Act was signed on August 6, 2024, which includes a new policy that requires all communities to allow Accessory Dwelling Units (ADUs) by right in single-family residential zoning districts. Millbury is encouraged to closely review its current zoning and identify provisions that are not consistent with the new law. There is no requirement for EOHLC to review and approve ADU zoning, however it is important for the town's zoning to be consistent with M.G.L. Chapter 40A Section 3. Such amendments may include:

- Permit accessory/in-law apartments by-right in all single-family residential districts.
- Reduce parking requirements to one (1) off-street parking space per unit.

- Remove any owner occupancy requirement, ensuring that there are no conditions that the ADU or principal dwelling be occupied by family members or other relatives.
- Allow the maximum size of ADUs to be up to 900 square feet or half of the gross floor area of the principal dwelling, whichever is smaller.

Furthermore, the Town can explore additional modifications or policies, such as:

- Consider implementing an amnesty period for illegal accessory apartments to obtain appropriate permitting.
- If passed, provide CPA or proposed Housing Trust funds to implement a zero percent interest, deferred payment loan program to support the costs of creating the accessory unit that meets all health and safety codes.
- Implement a program to optionally restrict accessory apartments as affordable and SHI-eligible. Alternatively, if there is some concern about the tenant income and rent levels, the Wellfleet model³ for incorporating affordability without deed riders or tenant selection through a Ready Renters List might be considered.

The Town should ensure that residents are fully aware of the opportunities for creating ADUs and clarify what can legally be constructed. Greater transparency and promotion of this housing type under local regulations is recommended.

2. Create more flexible ways to permanently preserve open space as part of new residential developments.

While housing production is a critical aspect of meeting the needs of Millbury residents, the preservation of valuable open space is also a local priority identified in the Master Plan. There are various regulatory opportunities to utilize smart growth policies to increase housing while maintaining the town's precious natural resources.

The Town has a bylaw on Open Space Communities to encourage more efficient land use with less sprawl. However, there are limited opportunities to utilize this tool. The Town can explore ways to facilitate infill development on non-conforming lots or pocket neighborhoods such as cottage housing communities. Millbury can also consider a Transfer of Development Rights (TDR) Bylaw in which open space is permanently protected for water supply, agricultural, habitat, recreational, or other purposes via the transfer of some or all of the development that would otherwise have occurred in one area to more suitable locations. In essence, development rights are "transferred" from one district (the "sending district") to another (the "receiving district"). Communities using TDR are generally shifting development densities within the community to achieve both open space and economic goals without changing their overall development potential.

³ Wellfleet's Affordable Accessory Dwelling Units (AADU) does not require deed restrictions nor does it include mandates for tenants to be selected from a pre-qualified Ready Renters List, and consequently the units, although affordable based on specified income and rent limits, are ineligible for inclusion in the Subsidized Housing Inventory.

3. Explore regulations for short-term rental housing.

The increasing popularity of the short-term rental industry (i.e. Airbnb and Vrbo) has both positive and negative effects for communities, indicating a need to implement local regulations. Excessive noise, partying, trash issues, septic capacity, and parking conflicts caused by short-term rental visitors can impact the character of a neighborhood. The conversion of long-term housing into short-term housing is concerning for communities that are already struggling with the supply of rental and affordable housing units. At the same time, the availability of short-term rental housing can help increase local tourism and boost businesses. Plus, registered short-term rental units paying room occupancy excise taxes, community impact fees, or other fees can bring additional revenue to the host community.

Establishing local regulations in Millbury could set standards for inspections and safety protocols, community impact fee, limits to the number of short-term rentals, occupancy caps, length of stay, parking requirements, location, proximity of the owner or manager, and more. Some communities have prepared short-term rental guides clearly describing the application process, fees, inspections, and other information that applicants should be aware of.

4. Prepare design guidelines or standards to accompany new multi-family housing developments.

Design guidelines and standards are mechanisms to ensure that new development complements a community's character and meets its goals and needs. To give residents more input on the design of new developments, design guidelines (optional but encouraged design elements) or design standards (required design elements) can be prepared and included in the Town Zoning Bylaws which inform the proposals of multi-family housing proposals. Established review criteria and design guidelines provide information to prospective developers regarding the scale, type, design, tenure, and municipal benefits related to multi-family development that the Town of Millbury prefers. Such documents outline various aspects of residential developments that are encouraged and discouraged, including but not limited to: style and materials, bulk massing and scale, sidewalks and pathways, driveways and parking, landscaping, utility and waste storage areas, lighting, plus drainage and stormwater.

There are many examples of design guidelines or standards for areas permitting multi-family housing in other municipalities that the Town of Millbury can refer to. Examples of communities in the Commonwealth that have incorporated design guidelines into their multi-family zoning include the [City of Marlborough's Multifamily Development Review Criteria and Design Guidelines](#), the [Town of Oxford's Housing Opportunity Overlay Zone Design Guidelines Handbook](#), or the [Town of Northborough's Design Guidelines for Two-Family Dwellings \(Duplexes\)](#). CMRPC is available to help with compiling such a document.

5. Create an inventory of properties potentially suitable for affordable housing development as needed and promote the inventory to affordable housing developers.

To proactively create desired affordable housing, the Town should take all the necessary steps to anticipate new housing development. By creating and regularly updating an inventory of Town-owned and privately-owned properties while assessing each parcel of land based on constraints and factors such as zoning restrictions, topography and soils, infrastructure, traffic patterns, existing residences and businesses, presence of wetlands or endangered species, wildlife corridors, historic resources, open space conservation restrictions, etc. the Town will position itself for successful future development. This inventory should be utilized when developers want to submit proposals to the town for residential developments, so the Town can determine and prioritize the properties that are most appropriate.

A number of areas that could potentially be suitable for the development of housing were discussed by residents at the public workshops in June 2024. The benefits and drawbacks of each site plus the types of housing that would be most appropriate in each area were the foundations of the discussions in each breakout group at the event. The following are areas in which the filing of comprehensive permit applications would be encouraged. The sites, which are general areas but some of which contain Town-owned land within them, include:

- 1. Downtown Millbury / Armory Village:** Millbury's historic town center area has been identified as a desired area for future housing. This commercial and civic center of Millbury along North Main Street is a pedestrian-friendly corridor featuring a mix of businesses, services, municipal buildings, and housing. Residents desire to preserve the village scale and historical character of the district while revitalizing the area. Adaptive reuse of historic mill buildings—the former Cordis Cotton Mill and the Felter's Mill—has occurred in this area in recent decades. Specific parcels in this area that have opportunity for development include:

- a. Waters St/River St (Map 53, Lot 10 & 225)
- b. 114 Elm St
- c. Walnut St (Map 53, Lot 45)
- d. 10-12 Walnut St
- e. 10 West St
- f. 56 N Main St
- g. 10 Howe Ave

- 2. North Main Street / Route 146:** Located along Route 146 and minutes from I-90, this area is home to the popular Shops at Blackstone Valley, which is the largest open-air shopping center in Central Massachusetts and features national chain stores and dining. A WRTA daily express service connects transit riders to the shopping center. There are opportunities for mixed-use development, multi-family housing, or adaptive reuse of commercial buildings in this area. Challenges to development include the steep topography and soils. Specific parcels in this area that have opportunity for development include:
- a. 7 Park Hill Ave
 - b. Park Hill Ave & Rt. 146 (Map 28, Lot 1)
 - c. 252 N Main St
- 3. Route 146 Corridor:** As the Worcester-Providence Turnpike approaches Millbury's border with Sutton, there is some opportunity for additional development in this corridor. The area has scattered commercial businesses and homes. With easy access to Route 146, new multi-family housing development could be suitable for this area. Most of the area is zoned as Business II, which permits multi-family dwellings only by special permit. At the 2025 Annual Town Meeting, a new Multi-Family Housing Overlay District was passed that permits the development of multi-family housing by right in a portion of this area. Specific parcels in this area that have opportunity for development include:
- a. 120 Worcester-Providence Turnpike
 - b. 122 Worcester-Providence Turnpike
 - c. 124 Worcester-Providence Turnpike
 - d. 128 Worcester-Providence Turnpike
 - e. 134 Worcester-Providence Turnpike
 - f. 138 Worcester-Providence Turnpike
 - g. 140 Worcester-Providence Turnpike
 - h. 142 Worcester-Providence Turnpike
 - i. Worcester-Providence Turnpike (Map 71, Lot 18)
- 4. Bramanville Village:** Millbury's Master Plan identified Bramanville Village as one of the most advantageous locations in town for adaptive reuse, mixed-use development, and higher density development. There are older industrial mill buildings located here. There is a Bramanville Village zoning district that provides for the redevelopment or infill development of the area, encouraging pedestrian-friendly spaces while keeping with historic development pattern. Specific parcels in this area that have opportunity for development include:
- a. 115 W Main St
 - b. 175 W Main St
 - c. 190 W Main St
 - d. 3 Burbank St
 - e. 4 Burbank St
 - f. W Main St (Map 70, Lot 97)

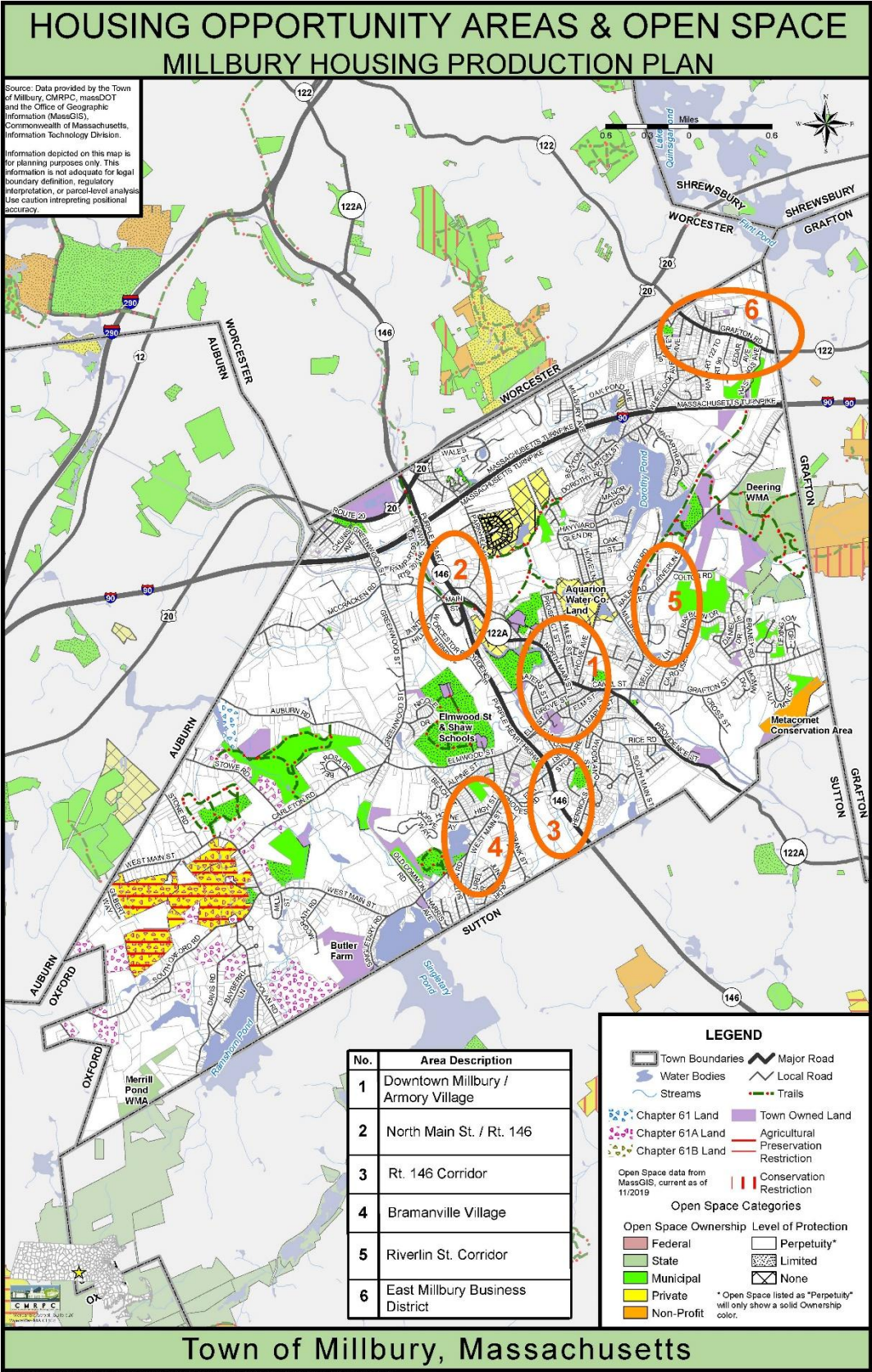
5. Riverlin Street Corridor: There is some undeveloped land along Riverlin Street which could be suitable for some housing types. The area currently features single-family homes and open space. It is zoned as Industrial I, limiting residential use. Additionally, the presence of wetlands and water bodies could hinder development. Specific parcels in this area that have opportunity for development include:

- a. 1 Brightside St
- b. Gover Rd (Map 30, Lot 78)

6. East Millbury Business District: More concentrated residential development can be found in East Millbury. Topographically suitable land for development can be found here as well. A sewer expansion project in 2008/09 added municipal sewer service to homes and businesses in the area. Along Route 122, the area is zoned under the East Millbury Business District, which encourages a mix of businesses and allows two-family homes by-right and multi-family housing by special permit. At the 2025 Annual Town Meeting, a new Multi-Family Housing Overlay District was passed that permits the development of multi-family housing by right in a portion of this area. Specific parcels in this area that have opportunity for development include:

- a. 1497 Grafton Rd
- b. 1507 Grafton Rd
- c. 1511 Grafton Rd

Figure 19: Housing Opportunity Areas with Open Space Map



6. Adopt an effective inclusionary zoning bylaw that provides built-in “bonus unit” incentives for affordability.

Inclusionary zoning is a mandatory approach that requires developers to reserve a portion of the housing units in their project as affordable to low- and moderate-income households. Alternatively, incentive zoning is a voluntary approach that can waive certain regulatory requirements or provide additional density for developers in exchange for providing affordable housing. Incentives for developers may include density bonuses, expedited permitting, or cost offsets such as tax breaks, parking reductions, and fee reductions.

As previously described, the Town has some existing density bonus incentives codified in its zoning bylaws to encourage greater affordability. However, these are limited only to developments constructed as Assisted Living Facilities or Open Space Communities.

The Town of Millbury is encouraged to explore the possibility of adopting a new bylaw, or amending an existing bylaw, that requires or incentivizes affordable housing as part of new developments. Effective use of Inclusionary Zoning policies must consider local market conditions to determine if its use will result in increased affordable housing units and not deter future housing development.

Alternatively, the Town may wish to explore State law Chapter 40R in order to increase affordable housing production. Also known as the Smart Growth Zoning Overlay District Act, this law encourages communities to create dense residential or mixed-use smart growth zoning districts, including a high percentage of affordable housing units, to be located near transit stations or other suitable locations. Specifically, this new zoning overlay district would have to allow densities of 8 units per acre for single-family homes, 12 units per acre for townhouses, and 20 units per acre for condominiums and apartments, in addition to requiring that 20% of the district be affordable homes. Upon state review and approval of a local overlay district, the town would become eligible for Chapter 40R payments as well as other financial incentives.

7. Pursue zoning changes to allow cluster developments of small homes, such as tiny home communities and cottage housing communities.

Tiny Home Communities and Cottage Housing Communities offer an alternative to traditional subdivision developments and serve as more efficient ways of developing land for new residences. These types of developments provide a more flexible layout of clustered single-family homes that lowers the costs of development in roads and infrastructure; decreases municipal maintenance and service costs; and preserves open space, community character, and natural resources. Zoning for cottage housing communities can help the Town continue to guide development through “smart growth” approaches to better protect the environment as opposed to most existing regulations that promote suburban sprawl. Such small pocket neighborhoods can provide needed starter housing, workforce housing, homes for veterans, as well as opportunities for empty nesters looking to downsize.

Developments of cottage homes or tiny communities typically feature between four and twelve single-family residential units clustered around a common open space. Cottage homes are usually less than 1,000 square feet in gross floor area while tiny homes are generally less than 600 square feet in gross floor area. A group of homes are arranged to face each other around a central landscaped common area while parking is screened from public view. Pocket neighborhoods are considered a type of “missing middle” housing which offers smaller units in a walkable neighborhood that are compatible in scale and form with detached single-family homes. This type of smaller-scale housing can provide needed starter housing, workforce housing, as well as opportunities for empty nesters looking to downsize.

Under Millbury’s current zoning regulations, these types of developments would be restricted. The Town should adopt a bylaw that would permit cluster developments of smaller homes.



Veterans Community Project in Kansas City, MO features 49 tiny homes for homeless veterans.



Cottages on Greene in East Greenwich, RI is a mixed-income 15-unit cottage development on a 1-acre site.

Housing Development Strategies

1. Use the Request for Proposals (RFP) process under Chapter 30B to find competent developers to create affordable housing with municipally owned property.

The Town should review current holdings and determine which properties (land or buildings) could be appropriate for affordable housing. The Town can prepare and issue a Request for Proposals (RFP) for developers that includes project guidelines (i.e. approximate size, density, ownership/rental, target market/income mix, level of affordability, design criteria, community preference criteria, siting, financing available, ownership and management, plus other stipulations) and selection criteria. The contribution or “bargain sale” of land owned by the Town or other public entities but not essential for government purposes will be an appealing component for future development. The Town should also meet with the State’s Executive Office of Housing and Livable Communities (EOHLC) to discuss a proposed project and obtain input on financing options.

2. Work with developers of assisted living residences to create some affordable units even if the units cannot qualify for the Chapter 40B Subsidized Housing Inventory.

While not all of the goals of this HPP will directly result in the creation of deed-restricted affordable housing, there are recommendations that the Town should pursue to facilitate housing development that would meet the needs of Millbury’s changing demographics. An assisted living residence might not be eligible for inclusion on the Subsidized Housing Inventory, however having housing units available with supportive services for elderly residents would allow older adults to remain in their community. The Town should investigate partnerships with these developers to determine the next steps for building an assisted living facility and, if possible, restrict units for low- to moderate-income households.

3. Work with developers of commercial property to create mixed-use developments that include both market-rate and affordable units.

There are areas within Millbury that would be suitable for mixed-use development that combines commercial space with residences. The Town should seek out developers willing to create or redevelop buildings that would both add to the business community as well as provide much-needed housing. The Town should explore the feasibility of working with a developer under [MassHousing’s Commercial Conversion Initiative](#). This technical assistance program provides municipalities with a suite of planning services that accelerates the reuse and redevelopment of underutilized commercial buildings.

4. Request a higher inclusion of accessible units in proposed housing developments.

With increasing demand for housing units with accessibility features, the Town should take an active role in advocating for people with disabilities and seniors with limited mobility or special needs. When developers submit proposals, the number of accessible units should be evaluated to assess if it will meet the needs of Millbury's changing demographics. Accessible units should have a range of bedroom and size options, for those living alone or those with families. Town staff, boards and committees, and the Council on Aging should advocate for additional accessible units, particularly those with deed restrictions, in proposed residential developments.

Housing Preservation Strategies

1. Preserve existing units on the Subsidized Housing Inventory and ensure future affordable housing units have deed restrictions that remain in effect in perpetuity.

The Executive Office of Housing and Livable Communities (HLC) requires regular reporting of each community's list of subsidized housing units. While many units are developed with affordable housing deed restrictions in perpetuity, other affordable housing units are removed from the SHI as the term of their affordability lapses. Close attention must be paid to the details of the deed restrictions and the specific timing for each circumstance. When an affordable unit becomes available, the provisions of the deed rider must be monitored and enforced to maintain the affordability of the unit. It is a priority of the Town to prevent the loss of affordability restrictions on existing housing units. Presently, all deed-restricted affordable units on Millbury's SHI maintain affordability restrictions in perpetuity, other than one ownership unit at Elmwood Heights which is set to expire in 2032.

2. Help qualifying residents access housing assistance.

There are a variety of programs, resources, and financial assistance opportunities available to homeowners, homebuyers, and special populations. The Town should help connect residents with existing resources through lists and contact information on the town website, guest speakers, informational pamphlets, and more. The Town may even explore the feasibility of establishing its own housing rehabilitation program or tax abatement program to support qualifying homeowners.

3. Explore opportunities to offer incentives in exchange for deed restricting housing units as affordable.

The Town is encouraged to explore creative ways to both preserve the existing housing stock and enhance the affordability of Millbury. The town may have rental housing units managed by local property owners that have not been deed restricted and registered to the Subsidized Housing Inventory. The Town should explore opportunities that would encourage and incentivize owners of existing multi-family housing to deed-restrict their properties as affordable to low- to moderate-income households. Incentives can be offered in exchange for the cooperation of local property owners in restricting their rental units as affordable. Possible incentives include property tax relief or housing

rehabilitation. Funds from the Affordable Housing Trust could be used to support this type of partnership. Housing professionals at agencies such as EOHLC or Mass Housing Partnership may be available to offer advice and insight into such a program.

4. Obtain funding to correct building code violations and improve the quality of the housing stock.

As Millbury's housing stock is aging, it is likely that many older residences do not meet today's various housing codes (plumbing, electricity, weather-proofing, energy efficiency, etc.). Older homes with code deficiencies and inefficiencies are often more affordable housing options than new housing. In some instances, these older homes are threatened with being torn down. It is important to maintain Millbury's existing housing stock as a means of providing more affordable housing and preserving the town's historic architecture. It is also important to note that many of these substandard homes may be owned by those who live on fixed and/or limited incomes without the resources to undertake improvements.

With a progressively aging population, home modifications may be needed to allow older adults to age in place. Installation of wheelchair ramps, handrails, raised toilets, shower grab bars, walk-in tubs, wider doorways, and other improvements can make a home more accessible, allowing older adults to safely live in their own house. However, seniors living on a fixed income may not have the financial means to conduct such home repairs on their own. Resources that the Town can consider pursuing include Community Preservation Act, Community Development Block Grant (CDBG) Program, Section 504 Home Repair Program, Habitat for Humanity's Home Repair Program, and Home Modification Loan Program. Regional non-profit organizations such as SMOC and RCAP Solutions may also provide support for projects such as a septic repairs and weatherization.

5. Partner with the Millbury Housing Authority to address housing goals.

The Millbury Housing Authority is an essential provider of affordable and accessible housing in town. The Town should seek out ways to be an active partner and provide support or services to tenants living in units managed by the Housing Authority.

The State or Federal governments may offer funding opportunities in the future that could benefit the Millbury Housing Authority. For example, in 2019 the former Massachusetts Department of Housing and Community Development offered grants to housing authorities for creative placemaking projects that would integrate art and culture with improvements to pathways, building exteriors, and common spaces. Projects funded by this program improved numerous housing authorities in the Commonwealth by constructing bocce courts, outdoor exercise equipment, murals, art installations, new landscaping and raised beds, walking paths, shaded seating areas, and more.

ACTION PLAN	Timeline						Parties Responsible for Implementation
	2025	2026	2027	2028	2029	Ongoing	
Capacity Building Strategies							
1. Conduct community outreach and education on affordable housing.							TM; PD; AHT*
2. Identify and leverage resources to advance housing production and programs.							PD; TM; CMRPC
3. Encourage Millbury staff, board and committee members, and volunteers to participate in educational trainings and programs related to affordable housing.							BOS; PB; ZBA; TM; PD; HA
4. Increase local staffing and financing capacity to create and preserve affordable housing.							BOS; AHT*
5. Investigate and educate the community on the Community Preservation Act (CPA) as a way to provide dedicated revenue for subsidized affordable housing.							BOS; TM; PD; CC
6. Activate the Millbury Affordable Housing Trust Fund.							BOS; TM; AHT*
7. Use Trust Fund and other resources to acquire land for small-scale affordable housing and existing buildings that can be redeveloped for mixed-income housing.							AHT*
Zoning & Policy Strategies							
1. Continue to promote accessory dwelling units as an opportunity to create affordably priced housing in established neighborhoods.							PB; PD; BD; BOS
2. Create more flexible ways to permanently preserve open space as part of new residential developments.							PB; PD

ACTION PLAN	Timeline						Parties Responsible for Implementation
	2025	2026	2027	2028	2029	Ongoing	
3. Explore regulations for short-term rental housing.							PB; PD; BD; CMRPC
4. Prepare design guidelines or standards to accompany new multi-family housing developments.							PB; PD; CMRPC
5. Create an inventory of properties potentially suitable for affordable housing development as needed and promote the inventory to affordable housing developers.							PD; Assessor
6. Adopt an effective inclusionary zoning bylaw that provides built-in “bonus unit” incentives for affordability.							PB; PD
7. Pursue zoning changes to allow cluster developments of small homes, such as tiny home communities and cottage housing communities.							PB; PD; CMRPC
Housing Development Strategies							
1. Use the Request for Proposals (RFP) process under Chapter 30B to find competent developers to create affordable housing with municipally owned property.							TM; PD; BOS; PB
2. Work with developers of assisted living residences to create some affordable units even if the units cannot qualify for the Chapter 40B Subsidized Housing Inventory.							TM; PD; BOS; PB
3. Work with developers of commercial property to create mixed-use developments that include both market-rate and affordable units.							TM; PD; BOS; PB
4. Request a higher inclusion of accessible units in proposed housing developments.							PB; BOA; COA

ACTION PLAN	Timeline						Parties Responsible for Implementation
	2025	2026	2027	2028	2029	Ongoing	
Housing Preservation Strategies							
1. Preserve existing units on the Subsidized Housing Inventory and ensure future affordable housing units have deed restrictions that remain in effect in perpetuity.							TM; Elmwood Heights; HA
2. Help qualifying residents access housing assistance.							TM; AHT*; PD
3. Explore opportunities to offer incentives in exchange for deed restricting housing units as affordable.							AHT*; BOS; PB; TM; PD
4. Obtain funding to correct building code violations and improve the quality of the housing stock.							BD; AHT*; PD; TM
5. Partner with the Millbury Housing Authority to address housing goals.							HA; TM; BOS; PD

Responsible Parties

BOS = Board of Selectmen
PB = Planning Board
TM = Town Manager
BOA = Board of Appeals
COA = Council on Aging
PD = Planning Department

CMRPC = Central Massachusetts Regional Planning Commission
HA = Millbury Housing Authority
ATM = Annual Town Meeting
AHT* = Affordable Housing Trust (when operating)
BD = Building Department
CC = Conservation Commission

Appendix

- I. Local Housing Assistance and Resources Guide
- II. Housing Needs Survey
- III. Promotional flyer for the Housing Needs Survey
- IV. Results for the Housing Needs Survey
- V. Promotional flyers for the Housing Workshops
- VI. Presentation slides from the Housing Workshops

Local Housing Assistance and Resources Guide

This guide is intended to act as a reference framework for understanding which entities are available to help with housing in Worcester County and Massachusetts as of January 2025. There may be programs, organizations, and other resources available in the region that are not listed.

Name	Address	Contact	Description
Emergency Shelter			
Greater Worcester Housing Connection Triage Center	25 Queen Street, Worcester, MA 01601	508-757-0103 Ext. 6340	Individuals experiencing a housing crisis can walk-in or call to initiate the intake process.
Veteran's Inc - Men's Shelter	69 Grove Street, Worcester, MA 01605	508-769-6240 info@veteransinc.org	Veteran's Inc. provides transitional housing, assists with securing permanent housing, and provides supportive services to help clients sustain housing.
Veteran's Inc - Women's Shelter	6 Sheridan Street, Worcester, MA 01605	508-769-6240 info@veteransinc.org	The Women & Children's Program offers transitional housing for female veterans with or without dependent children, assistance accessing permanent housing, case management, and more.
LUK Crisis Center	STEVENS'S BUILDING, 40 Southbridge St, Worcester, MA 01608	1-800-579-0000	A youth in crisis or in need of shelter can call LUK's 24/7 call line and ask for TIL Services. Youth can also come in person to one of the office locations Monday-Friday between 9am-5pm. If you need help with transportation, call 211 and ask the call operator about a free ride with LYFT.
Emergency Assistance (EA) Family Shelter		866-584-0653	You can apply if: - You're a resident of Massachusetts - Your family's gross income* is 115% or less of the Federal Poverty Guidelines (FPG)

			- You're pregnant or have children under 21 and if the reason you need shelter is one of the following: - No-fault fire, flood, natural disaster, condemnation, or foreclosure - Fleeing domestic violence (current or within past 12 months) - No-fault eviction - Your children are exposed to a substantial health and safety risk
HomeBASE		https://www.mass.gov/info-details/homebase	If your family is eligible for the EA Emergency Family Shelter program, you may also be eligible for HomeBASE, which covers expenses such as: - First and last month's rent & security deposit for a new apartment - Monthly financial assistance to help pay rent in MA - Furniture, moving expenses, and utilities - Overdue rent and/or utility payments
Eviction or Legal Help			
Massachusetts Legal Resource Finder		https://masslrf.org/en/home	By answering a few questions online, this service provides contact information for legal aid offices, government agencies and court programs that may be able to help you for free or at low cost. They will also provide links to free legal information and self-help materials.
Court Service Center	225 Main St., 1st Floor, Worcester, MA 01608	Monday–Thursday, 8:30 a.m.–1 p.m.; 2–4:30 p.m. and Friday, 8:30 a.m.–1 p.m.	Court Service Centers can provide: - One-on-one help filling out forms in certain case types - Information about court rules, procedures, and practices

			• Court documents and written instructions (some offered in multiple languages) • Contact information for community resources, legal assistance programs, and social service agencies • Computers with access to online resources that are available on a first-come, first served basis
Community Legal Aid	405 Main Street, 4th Floor Worcester, MA 01608	(855) 252-5342	CLA specializes in assisting tenants threatened with eviction or the loss of a rent subsidy; homeless families trying to access shelter; individuals and families trying to access public benefits programs and unemployment compensation; domestic violence victims in family law matters; students in need of services to help them thrive in school; elders facing threats to their autonomy, independence, or safety; and persons seeking help with a civil legal problem connected to the fact that they are a victim of a crime.
Housing for Victims of Domestic Violence			
Department of Transitional Assistance		877-382-2363	DTA has a team of Domestic Violence Specialists from diverse backgrounds with a lot of experience. There is a Domestic Violence Specialist covering every DTA Office, and they are available to assist you.
SAFELINK		877-785-2020 (TTY line at 877-521-2601). Chat online: CasaMyrna.org/chat	SafeLink is a statewide toll-free domestic violence hotline.
Department of Children and Families Child-at-Risk hotline		800-792-5200	All reports of suspected child abuse or neglect must be phoned in to DCF. Please call immediately if you know of, or suspect, an incident of child abuse or neglect.

Emergency Help with Housing Payments			
Residential Assistance for Families in Transition (RAFT)		(877) 211-6277	RAFT provides up to \$7,000 per household within a 12-month period to help you keep your current housing or to move. RAFT can cover overdue rent, utilities, moving costs, and mortgage costs.
Help Paying for Rent (Housing Vouchers)			
Section 8 Housing Choice Vouchers Program (HCVP)		https://www.mass.gov/how-to/apply-for-the-section-8-housing-choice-vouchers-program-hcvp	The Section 8 Housing choice Voucher Program (HCVP) helps families with low income by paying part of their rent. There is currently no online application for EOHLC's Section 8 vouchers. You'll complete an application and mail or take it to a Regional Adminstrating Agency.
Massachusetts Rental Vouchers Program (MRVP)		https://www.mass.gov/how-to/apply-for-the-massachusetts-rental-voucher-program-mrvp	MRVP is a state program offering rental assistance in the form of vouchers to low-income families (similar to Section 8). The vouchers take 2 forms: tenant-based (mobile) or project-based. For either voucher, you will pay at least 30% of your net monthly income towards rent. Even if you are eligible for a voucher, you will be placed on a waiting list because of high demand.
Alternative Housing Vouchers Program (AHVP)		(617) 573-1147: Alternative Housing Voucher Program (AHVP) Coordinator	The AHVP program is designed to help people with disabilities live independently in housing they choose through mobile (tenant-based) rental vouchers. The voucher is for 1-bedroom units. You will contribute 25-30% of your monthly income toward rent, depending on if utilities are included in the rent. The local housing agency pays your landlord the rest of the rent.

Public Housing			
Common Housing Application for Massachusetts Programs (CHAMP)		https://publichousingapplication.ocd.state.ma.us/	The CHAMP site allows you to apply for state-aided public housing and state-funded rental vouchers.
Millbury Housing Authority	89 Elm St, Millbury, MA 01527	(508) 865-2660	Public income-restricted housing is managed by the Millbury Housing Authority, a public housing authority established by state law to provide affordable housing for people with low-incomes.
Find Affordable Housing to Rent			
Housing Navigator Mass		https://search.housingnavigatorma.org/	Housing Navigator Massachusetts, Inc. is a 501(c)(3) nonprofit striving to create quality, actionable listings on affordable (income-restricted) rental properties throughout Massachusetts.
MassHousing Housing List Search		https://www.masshousing.com/en/renters/housing-list	MassHousing finances the construction and preservation of affordable rental housing throughout Massachusetts. Use this form to search for MassHousing-financed properties.
RCAP Solutions	191 May Street Worcester, MA 01602	https://www.rcapsolutions.org/ (800) 488-1969	RCAP Solutions administers several voucher programs which help low-income renters by subsidizing a portion of their rent. We provide a wide array of support to both tenants with vouchers and landlords/property owners.
Find Affordable Homeownership Opportunities			
ONE Mortgage Program		https://www.mass.gov/info-details/one-mortgage-program	ONE Mortgage is a 30-year fixed rate loan with a 3 percent down-payment and some of the lowest interest rates around. Created in 1990 and first known as SoftSecond, ONE Mortgage has helped over 22,000 low- and moderate-income households purchase their first home. Over 40 lenders

			around the Commonwealth offer ONE Mortgage.
MyMassHome		https://www.mymasshome.org/find	MyMassHome is a one-stop resource for helping Massachusetts homebuyers navigate their path to becoming a homeowner.
MassHousing Financing		https://www.masshousing.com/home-ownership	MassHousing loans are available through a network of over 80 MassHousing-approved partner lenders across the state . Our lending partners work with homebuyers from pre-approval, through mortgage application and loan closing. Once the loan is closed, MassHousing buys it from the lender. The loan is serviced by MassHousing, who processes monthly payments, manages escrow accounts and handles insurance and tax payments.
Help with Utility Costs			
Massachusetts Home Energy Assistance Program (HEAP)		https://www.mass.gov/info-details/learn-about-home-energy-assistance-heap	A free resource to help eligible households pay a portion of winter heating bills.
Residential Assistance for Families in Transition (RAFT)		https://www.mass.gov/how-to/apply-for-raft-emergency-help-for-housing-costs	RAFT can also be used for short-term, emergency utility payments.
Worcester Community Action Council, Inc.	484 Main Street, 2nd Floor Worcester, MA 01608	(508) 754-1176 x110 – Worcester Also available BY APPOINTMENT ONLY at the Millbury Senior Center- Call 508-865-9154 https://www.toapply.org/WCAC	WCAC's Home Energy Assistance Program (HEAP), best known as fuel assistance or home heating assistance, helps homeowners and renters pay home heating bills and past due balances on utility bills. Assistance is available for income-eligible households to help pay home heating bills incurred between November 1 – April 30 of each year.



Millbury Housing Needs Survey

1. Introduction

Dear Resident,

Thank you for taking this survey! Now is your opportunity to tell us your thoughts on housing in Millbury. Please read the following overview before proceeding to the survey. The results of this survey will inform the development of Millbury's first ***Housing Production Plan***.

What is a Housing Production Plan?

Towns and cities in Massachusetts are encouraged to proactively plan for housing that meets the needs of their communities by completing a Housing Production Plan (HPP). This strategic plan is approved by the State for a period of 5 years and will consist of a series of recommendations that the Town can pursue to address its housing needs. An HPP can help Millbury address unmet housing needs of low- and moderate-income residents, influence the type, amount, and location of both market-rate and affordable housing, and assist Town leaders in planning for ways to meet the State's 10% affordable housing goal under M.G.L. Chapter 40B. Using a planning grant from the State's Executive Office of Energy and Environmental Affairs, Millbury is collaborating with the Central MA Regional Planning Commission to conduct this effort.

The Town is asking for your input on current housing conditions.

We are asking for your opinion on housing options and affordability in Millbury. You will help the Town understand what types of housing are desired in Millbury and who is most in need. Your feedback will help determine how to provide more affordable and diverse housing options to current and future residents.

What is meant by "Affordable Housing"?

Massachusetts law defines Affordable Housing as houses or apartments that are permanently restricted and priced so that they are affordable for people earning at or below 80% of the median household income of the area, otherwise known as the Area Median Income (AMI). For the Town of Millbury, which is located in the Worcester Metropolitan Area, the AMI is \$122,000.

So, what is considered "Affordable" in Millbury?

For a household of one (1), 80% AMI is \$65,550; for a household of four (4), it is \$93,600. A household of one (1) would pay no more than \$1,755 in monthly rent for a 1-bedroom apartment and a household of four (4) would pay no more

than \$2,433 in monthly rent for a 3-bedroom apartment.

All responses to this survey will be completely anonymous.

Responses cannot be traced back to the respondent. If you choose to include your name and email address (see Question 19) to stay involved in the housing planning process, those conducting the survey will not be informed of your answers.

If you have further questions or comments, please contact:

Emily Glaubitz, Principal Planner at CMRPC eglaubitz@cmrpc.org



Millbury Housing Needs Survey

2. Current Residence

1. Do you currently live in Millbury?

- ☐ Yes, I currently live in Millbury
- ☐ No, but I work or volunteer in Millbury
- ☐ No, but I used to live in Millbury
- ☐ No, but I am interested in moving to Millbury

Other (please specify):

2. Which of the following attributes were most influential in your decision to reside in Millbury? (Select all that apply)

- | | |
|---|---|
| ☐ I grew up here | ☐ Schools |
| ☐ My family is here | ☐ Small-town way of life |
| ☐ Close to work | ☐ Neighborhoods |
| ☐ Community | ☐ Accessible transportation routes |
| ☐ Natural beauty | ☐ Safety |
| ☐ Location | ☐ Government |
| ☐ Housing that is affordable | ☐ Recreational opportunities |

Other (please specify):

16

3. How important is it for you to remain in Millbury as you age?

Very important	Somewhat important	Not important	N/A
☐	☐	☐	☐

4. Do you plan to live in your current residence as you age into retirement?

- ☐ Yes, I plan to live in my current home as I age into retirement, and I anticipate that I will be able to afford my home and associated costs
- ☐ Yes, I plan to live in my current home as I age into retirement, but I am unsure if I will be able to afford my home and associated costs
- ☐ No, I do not plan to live in my current home as I age into retirement because I anticipate that I will not be able to afford my home and associated costs
- ☐ No, I do not plan to live in my current home as I age into retirement, however I would like to remain in Millbury if there is housing available that meets my needs
- ☐ No, I do not plan on staying in Millbury for reasons unrelated to housing affordability

Comments:

5. If you were to consider moving out of your community, which of the following factors would drive your decision to move? (Select all that apply)

- ☐ Looking for a different home size that meets your needs
- ☐ Maintaining your current home & associated costs (i.e. mortgage, taxes, utilities) will be too expensive
- ☐ Maintaining your current home will be too physically challenging
- ☐ Looking to move to an independent living facility for older adults, retirement home, or other senior living community
- ☐ Needing a more accessible home (i.e. wheelchair ramps, wide doorways, stair lifts, grab bars and rails)
- ☐ Needing to move into a single-level home
- ☐ Wanting to move to an area that has better health care facilities
- ☐ Wanting to be closer to family
- ☐ Needing access to public transportation
- ☐ Wanting to live in a different climate
- ☐ Looking for an area that has a lower cost of living
- ☐ Needing to move closer to place of employment
- ☐ Other (please specify):



Millbury Housing Needs Survey

3. Housing Affordability

6. Are you able to afford your home and associated housing costs?

- ☐ I can comfortably afford my home and associated housing costs
- ☐ Affording my home and associated housing costs is a challenge
- ☐ N/A

7. A household is considered cost-burdened when it spends more than 30% of its monthly income on housing (including mortgage, rent, property taxes, utilities, insurance) each month and is considered severely cost-burdened when it spends more than 50% of its monthly income on these expenses.

To your best knowledge, what percentage of your monthly income is dedicated to paying for housing (including mortgage, rent, property taxes, utilities, insurance) each month?

- ☐ Less than 30% of my monthly income is dedicated to paying for housing
- ☐ Between 30% and 50% of my monthly income is dedicated to paying for housing
- ☐ More than 50% of my monthly income is dedicated to paying for housing
- ☐ N/A

8. Which of the following housing support services would be the biggest factor in helping you stay in your home?

- ☐ Tax relief for eligible residents (i.e. caps to the amount of property tax that homeowners pay as a share of their income for seniors, veterans, or people with disabilities)
- ☐ Home repair or modification (i.e. loans or grants for home improvement, septic system repair, lead paint removal)
- ☐ Home health care (i.e. help with daily tasks like bathing and cooking, meal delivery, skilled nursing care, medical testing, health monitoring, etc.)
- ☐ Transportation assistance (i.e. transportation to and from medical appointments, assistance with activities like shopping or banking, reduced fares on public transit)
- ☐ Home maintenance (i.e. services for property upkeep such as lawnmowing, snowplowing, cleaning, repairs, etc.)
- ☐ Counseling on rental assistance opportunities (i.e. guidance on protection from eviction, finding affordable units, information on tenant rights, household budgeting, etc.)
- ☐ I do not currently need any support services
- ☐ Other (please specify):



Millbury Housing Needs Survey

4. Future Housing Needs

9. In your opinion, which of the following populations are most in need of increased housing options in Millbury? (Please select up to 3 choices)

- ☐ Young professionals
- ☐ Families
- ☐ Seniors
- ☐ Low-income households
- ☐ Single adults
- ☐ People with disabilities
- ☐ First-time homebuyers
- ☐ Vulnerable populations such as survivors of domestic abuse, veterans, or those in recovery
- ☐ Other:

10. Please rate the desirability of the following housing types if they were to be developed in Millbury:

	Very desirable	Somewhat desirable	Not desirable
Small, single-family market-rate homes geared towards first-time homebuyers	☐	☐	☐
Small, market-rate homes geared towards seniors	☐	☐	☐
Medium-sized single-family homes	☐	☐	☐
Small- to medium-sized single-level homes	☐	☐	☐
Luxury single-family homes	☐	☐	☐
Cottage Housing Community (small, single-family dwelling units (800-1,200 sq. ft.) situated around a common area with a pedestrian-friendly environment)	☐	☐	☐
Duplexes	☐	☐	☐
Condominiums	☐	☐	☐
Small-scale apartments (2-6 units)	☐	☐	☐
Larger-scale apartments (7 or more units)	☐	☐	☐
Townhouses (2-8 multi-story dwelling units placed side-by-side)	☐	☐	☐
Mixed-used Residential / Commercial (e.g. retail/office on first floor and residential units above)	☐	☐	☐
Conversion of larger homes into apartments	☐	☐	☐
Housing for special populations (e.g. disabled, youth recovery, adult group home, etc.)	☐	☐	☐
Accessory dwelling units or "in-law apartments"	☐	☐	☐
Tiny homes	☐	☐	☐
Assisted living communities	☐	☐	☐
Accessible housing for people with disabilities	☐	☐	☐

11. Which of the following issues related to housing and development do you think the Town of Millbury should prioritize in the next 5 years?

- | | |
|---|---|
| ☐ Growing existing local businesses | ☐ Availability of municipal water |
| ☐ Attracting new businesses | ☐ Quality of education |
| ☐ Managing housing growth | ☐ Recreational opportunities |
| ☐ Creating more housing that is affordable | ☐ Improving roads and sidewalks |
| ☐ Decreasing taxes | ☐ Traffic management |
| ☐ Availability of municipal sewer | ☐ Protecting the public water supply |
| ☐ Other (please specify): | |

12. The Community Preservation Act (CPA) is a state law that allows Massachusetts communities to conduct a referendum to add a small surcharge on local property taxes. When combined with matching funds from the statewide Community Preservation Trust Fund, this dedicated fund is used to support local affordable housing development along with protecting open space, improving parks and playgrounds, preserving historic buildings, and more. As an example, if the Town adopted a 1% surcharge with an exemption of the first \$100,000 of property value, based on Millbury's current residential tax rate the homeowner of a single-family property valued at \$400,000 would pay an estimated \$40 per year. Learn more here: www.communitypreservation.org

In the future, would you like to see Millbury pursue local adoption of CPA?

- ☐ Yes, I think local adoption of CPA should be pursued
- ☐ No, I do not think local adoption of CPA should be pursued
- ☐ Unsure, I would need more information



Millbury Housing Needs Survey

5. Demographics

13. Please indicate the age range you belong to:

- | | |
|---|--|
| ☐ 19 years or under | ☐ 50 to 59 years |
| ☐ 20 to 29 years | ☐ 60 to 69 years |
| ☐ 30 to 39 years | ☐ 70 to 79 years |
| ☐ 40 to 49 years | ☐ 80 years or over |

14. How long have you lived in Millbury?

- ☐ Less than a year
- ☐ 1-4 years
- ☐ 5-9 years
- ☐ 10-19 years
- ☐ 20-29 years
- ☐ 30-39 years
- ☐ More than 40 years

15. Which of the following best describes your current housing situation?

- ☐ Homeowner
- ☐ Renter
- ☐ Living with others and assisting with paying rent or mortgage
- ☐ Living with others but not paying rent or mortgage

16. How many people currently live in your household?

- ☐ 1 (I live alone)
- ☐ 2
- ☐ 3
- ☐ 4
- ☐ 5
- ☐ 6
- ☐ 7
- ☐ 8 or more

17. Please indicate which annual household income range you currently fall under:

Note: Household income measures the combined incomes of all people sharing a particular household or place of residence. It includes every form of income, e.g., salaries and wages, retirement income, near cash government transfers like food stamps, and investment gains. It is defined as income received on a regular basis (exclusive of certain money receipts such as capital gains) before payments for personal income taxes, social security, union dues, Medicare deductions, etc.

- | | |
|--|--|
| ☐ Less than \$24,999 | ☐ \$90,000 to \$99,999 |
| ☐ \$25,000 to \$49,999 | ☐ \$100,000 to \$149,999 |
| ☐ \$50,000 to \$64,999 | ☐ \$150,000 to \$200,000 |
| ☐ \$65,000 to \$74,999 | ☐ More than \$200,000 |
| ☐ \$75,000 to \$89,999 | |



Millbury Housing Needs Survey

6. Final Thoughts

18. Is there anything else you would like to add regarding residential housing needs in Millbury?

19. OPTIONAL: If you would like to stay involved in the Millbury Housing Production Plan process, please add your name and email below. We will only use your contact information to keep you updated throughout the planning process.

Name:

Email address:



Millbury Housing Needs Survey

7. Conclusion

Thank you for taking this survey! Community input is essential to planning for Millbury's future.

This survey is the first component of Millbury's housing planning project. A Community Forum will be planned for spring 2024 to seek further community input on preferred housing styles and locations for future affordable housing.

Please visit the Town of Millbury Housing Production Plan Steering Committee website for results of the community survey and other updates:

<https://www.millburyma.gov/housing-production-plan-steering-committee>

Share your housing experiences and ideas

Survey on Millbury's Housing Needs Open Now!

www.surveymonkey.com/r/MillburyHousing



SCAN ME



To complete the survey,
scan the QR code or visit the link above.

Paper copies are also available at
Millbury Town Hall, Senior Center,
and Public Library.

Survey closes April 30!

***Help the Town plan for a
better future for all.***

By taking this survey, you will help the Town of Millbury and the Central Massachusetts Regional Planning Commission (CMRPC) develop the town's first *Housing Production Plan*, which evaluates local housing conditions and recommends strategies for proactively planning and developing more affordable and diverse housing options to meet the needs of current and future residents.

For more information on this planning process,
please email: eglaubitz@cmrpc.org



RESULTS OF THE MILLBURY HOUSING NEEDS SURVEY

These survey results will help guide the creation of a Housing Production Plan for the Town of Millbury.

2024

A town-wide survey was conducted as part of the Housing Production Plan public outreach process to gather input on housing needs.

The survey was available online and print copies were available at the Millbury Town Hall and Public Library.

The survey was open between March 18, 2024 and May 10, 2024.

243 residents responded to the survey.

The survey aimed to gather information about the following:

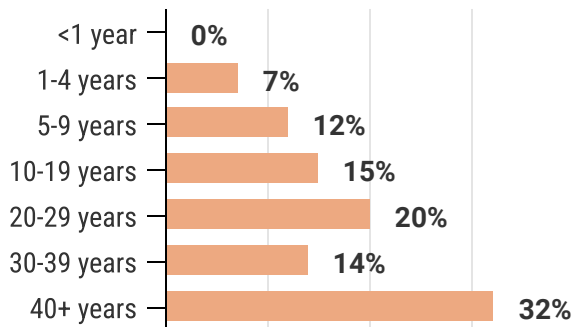
- **Demographic Information:** How do the survey respondents represent Millbury's population overall?
- **Housing Affordability:** Are survey respondents facing challenges in affording to live in their home or community?
- **Future Housing Needs:** What are survey respondents' current and future housing needs? What types of new housing would residents like to see in the future?



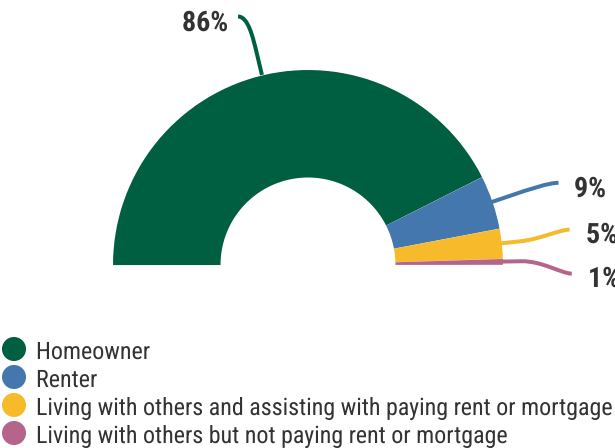
2024 Millbury Housing Needs Survey Results

Demographics of Survey Respondents

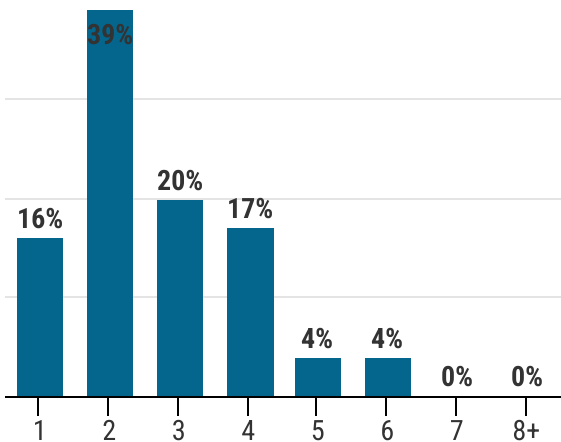
How long have you lived in Millbury?



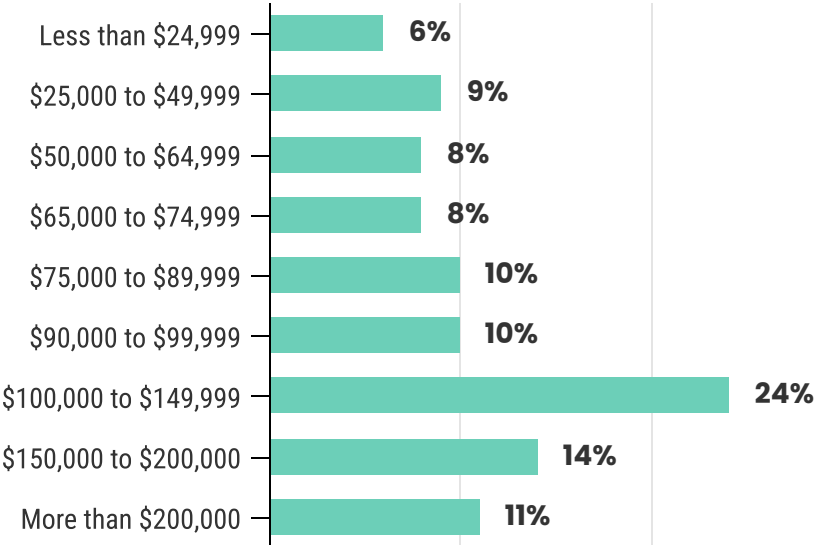
What best describes your current housing situation?



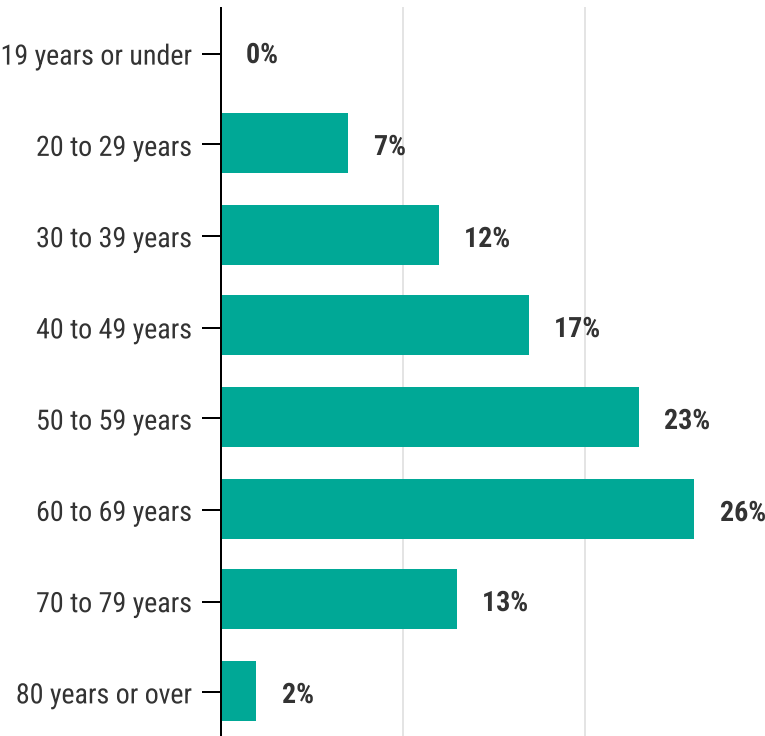
How many people currently live in your household?



Annual Household Income Range of Survey Respondents



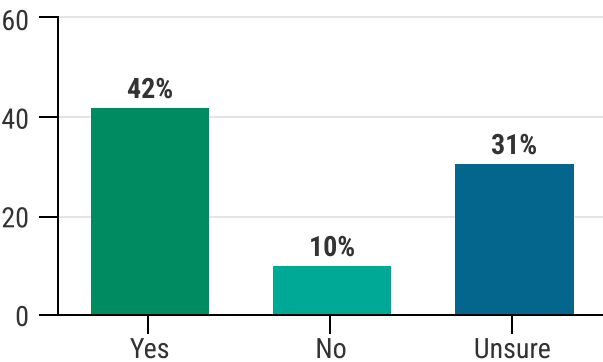
Age Range of Survey Respondents



2024 Millbury Housing Needs Survey Results

Current Residence

Do you plan to live in your current home and anticipate being able to afford housing costs as you age into retirement?



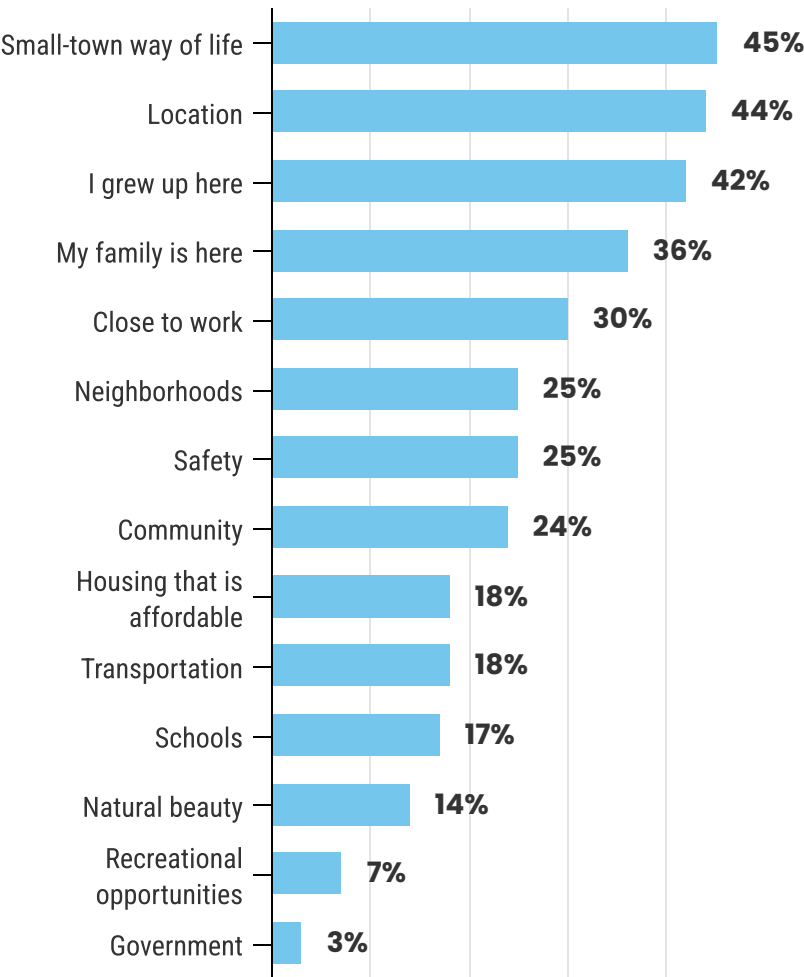
10% of survey respondents do not plan to live in their current home as they age into retirement but **would like to remain in Millbury if there is housing** available that meets their needs.

7% of respondents **do not plan on staying in Millbury** for reasons unrelated to housing affordability

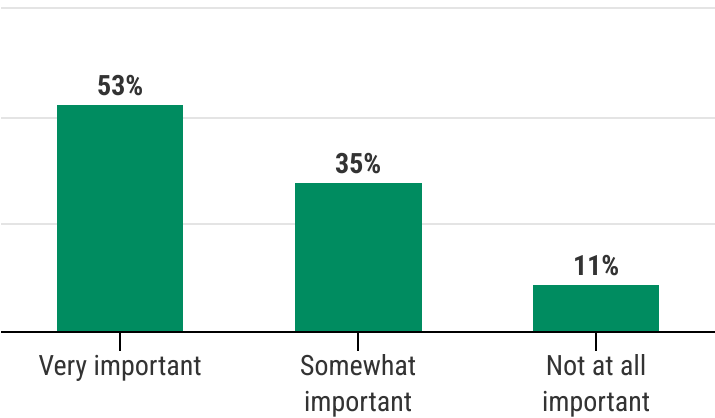
If you were to consider moving out of your community, which of the following factors would drive your decision to move?

- 1** Maintaining your current home & associated costs will be too expensive (**39%**)
- 2** Looking for a different home size that meets your needs (**34%**)
- 3** Looking for an area that has a lower cost of living (**33%**)
- 4** Wanting to live in a different climate (**22%**)
- 5** Maintaining your current home will be too physically challenging (**21%**)
- 6** Needing to move into a single-level home (**17%**)

Which of the following attributes were most influential in your decision to reside in Millbury?



How important is it for you to remain in Millbury as you age?



2024 Millbury Housing Needs Survey Results

Comments on Current Residence

"I am already retired and in the 11 years I have been retired taxes on my house have more than doubled to over \$4k per year. I own a 4 room house."

"Small, friendly town without a lot of traffic."

"I'll need to live in a community that supports far more people-focused infrastructure rather than car-focused infrastructure the older I get."

"Currently renting but would love to buy if I could afford it."

"We rent. We would love to remain in Millbury but that seems not in the cards currently."

"Small town with no huge apartment buildings bringing more people to town. No need for any more new multifamily buildings."

"Way too high in taxes and housing costs...if you are over 70 years old and working just to keep up with your food"

"Looking for smaller affordable housing for the elderly"

"Taxes have tripled since I first moved here."

"60 years ago housing was affordable"

"Taxes are becoming unaffordable on a fixed income."

"Struggling to pay mortgage and taxes."

"We have sold our house to our daughter/family and are looking at adding on to their house as we can no longer afford to build on property we own."

"Simply can't afford the increasing taxes, water, sewerage etc."

2024 Millbury Housing Needs Survey Results

Housing Affordability

COST BURDENED HOUSEHOLDS

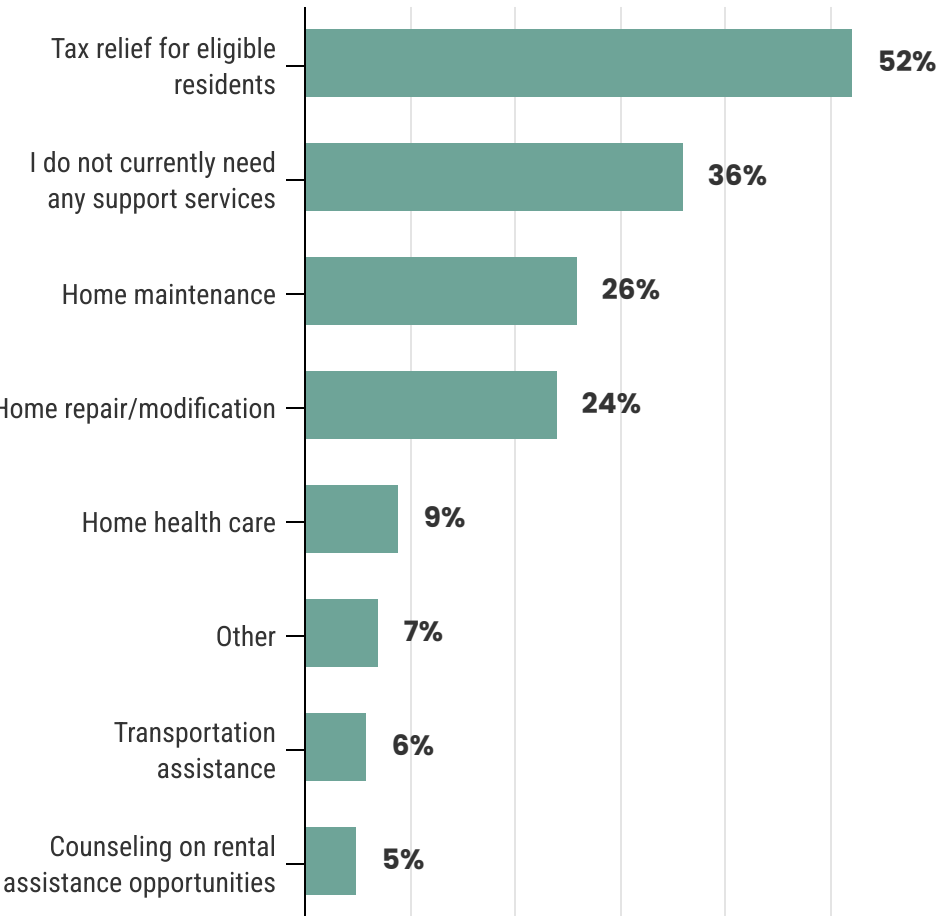
Households that spend more than 30% of income on housing costs (including mortgage, rent, property taxes, utilities, insurance) are considered **cost burdened households**.

These households may have difficulty affording necessities such as food, clothing, transportation, and medical care. Areas with a significant number of cost-burdened households face an affordable housing shortage.

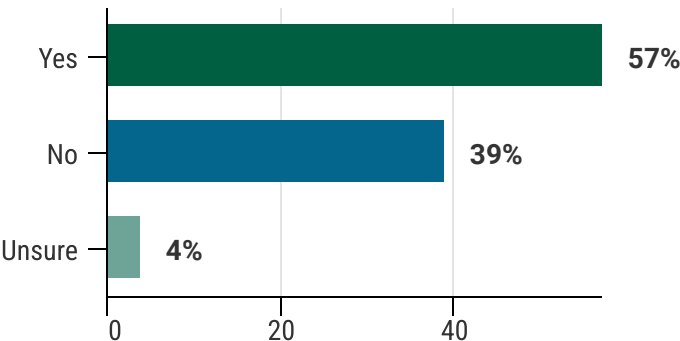
More than 60% of respondents to this survey are considered cost burdened.



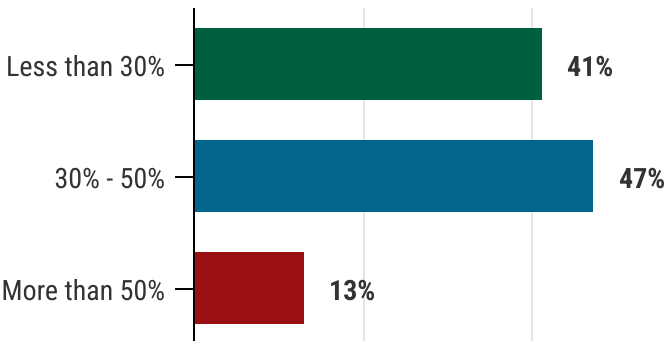
Which of the following housing support services would be the biggest factor in helping you stay in your home?



Are you comfortably able to afford your home and associated housing costs?



What percentage of your monthly income is dedicated to paying for housing costs?



2024 Millbury Housing Needs Survey Results

Comments on Housing Affordability

"Kids are not able to leave their parents home because they can't afford to."

"Keep taxes low enough so they are affordable. Tax the businesses more and lessen the taxes for homeowners."

"I'm still working at age 74 as a result of the continued increasing costs."

"The apartments in Millbury are realistically not affordable. Canal 19 charges \$3,000+ for a SMALL two bedroom apartment. The other canal apartment complex is ridiculously expensive as well."

"Cost of everything going up way too quickly!"

"People who have lived in this town for over 40 plus yrs that helped this town should have locked in tax rate benefits"

"Please help the seniors who want to remain in their home. I personally could not afford to pay rent at any recently built complexes in town. I would not have any money for food, electricity, water, television or transportation. Someone has to understand this."

"As we age I anticipate our largest concern will be escalating property taxes. Our house is paid off in full so our biggest expense is property taxes and I strongly support initiatives and legislation to allow reduced or capped taxes on select populations (seniors, veterans, and the disabled or otherwise financially in need)."

"I'm very concerned for the young adults who grew up and want to live in Millbury, it's becoming unaffordable for them to stay."

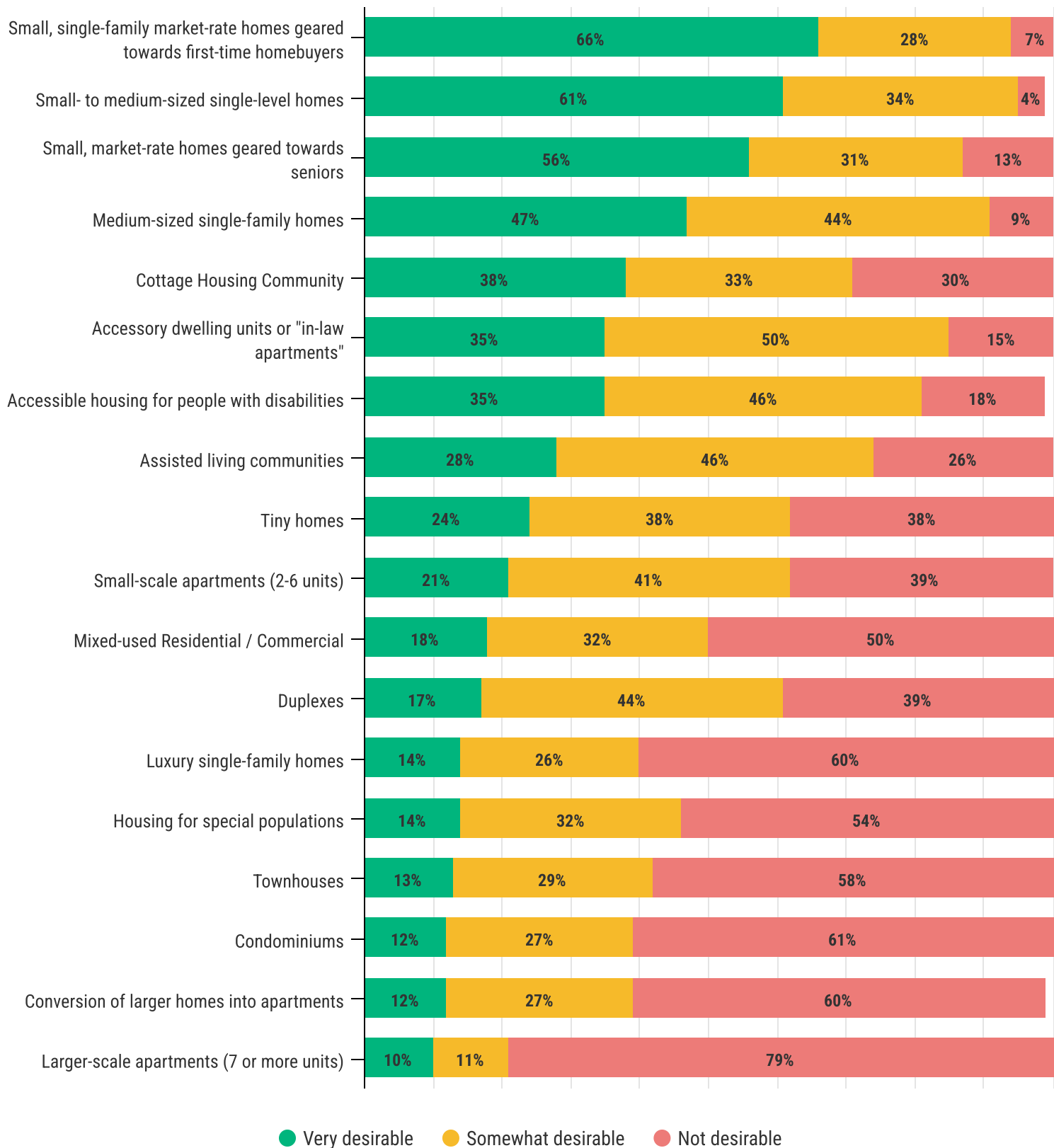
"There is plenty of housing, it's just not affordable. A single person should not pay \$1400 a month for a studio apartment."

"Utilities are completely out of whack"

2024 Millbury Housing Needs Survey Results

Future Housing Needs

Desirability of housing types in Millbury



2024 Millbury Housing Needs Survey Results

Comments on Needed Housing Types

"Millbury has added enough multifamily new construction and rehabilitation of older pre existing buildings, it's time for a moratorium on this and a switch to single family units with land."

"I really liked the idea of converting that old mill complex into housing. This should still be pursued and not given up on. It would be perfect for apartments or condos. It's a shame that there was so much resistance."

"Homes that are not stack and packs for folks that want to own a home but not so big that you cannot afford to maintain"

"No multifamily apartment style housing"

"Elderly housing is a great need. The existing ones need a great deal of work, they are deplorable!!"

"If seniors/college students could live in a tiny house or an ADU that doesn't have the restrictions of being attached to an existing house it would free up homes. Not all properties have a situated house that makes attaching an ADU possible but they might have enough land in the back, etc. to put a free standing ADU."

"We just need to build more housing in town. We're not keeping up with demand, we don't have affordable options, and this contributes to a regional problem."

"Most of the senior housing is a mess. And build more affordable senior housing."

"Seniors want to stay in the community that they have lived in. There is a severe lack of single level housing available. Developments like the one at Clearview are ridiculously overpriced. I cannot sell my single-family home and afford to move there and then on top of the overpriced duplexes, have to pay HOA fees."

"I think focusing on creating affordable homes for first time home buyers (Condos/Townhomes/Cottage Homes) and encouraging developers to sell those homes at affordable prices (150k-300k) would really help build a better community instead of just focusing on rental properties by random developers that tend to siphon cash out of a town and never put back into it. Millbury is ridiculously expensive to live in and we were lucky to find a home in our price range and in walking distance of the town."

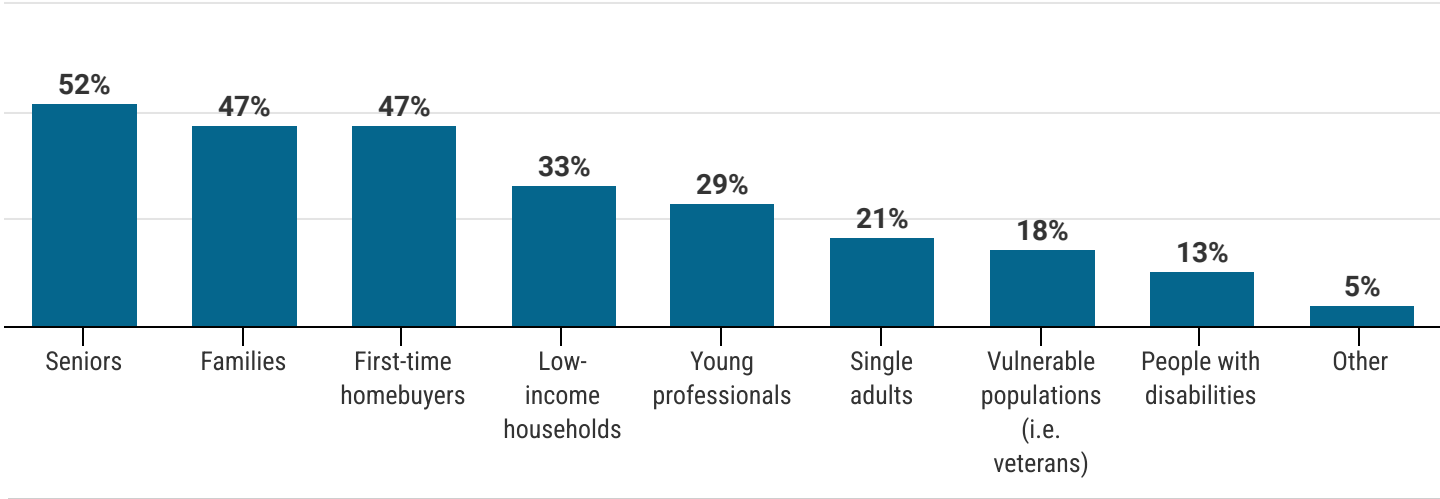
"Build affordable housing for the elderly to stay in Millbury so they are able to downsize when needed (widow, widower) This allows them to stay close to family, friends and a great community."

“ ”

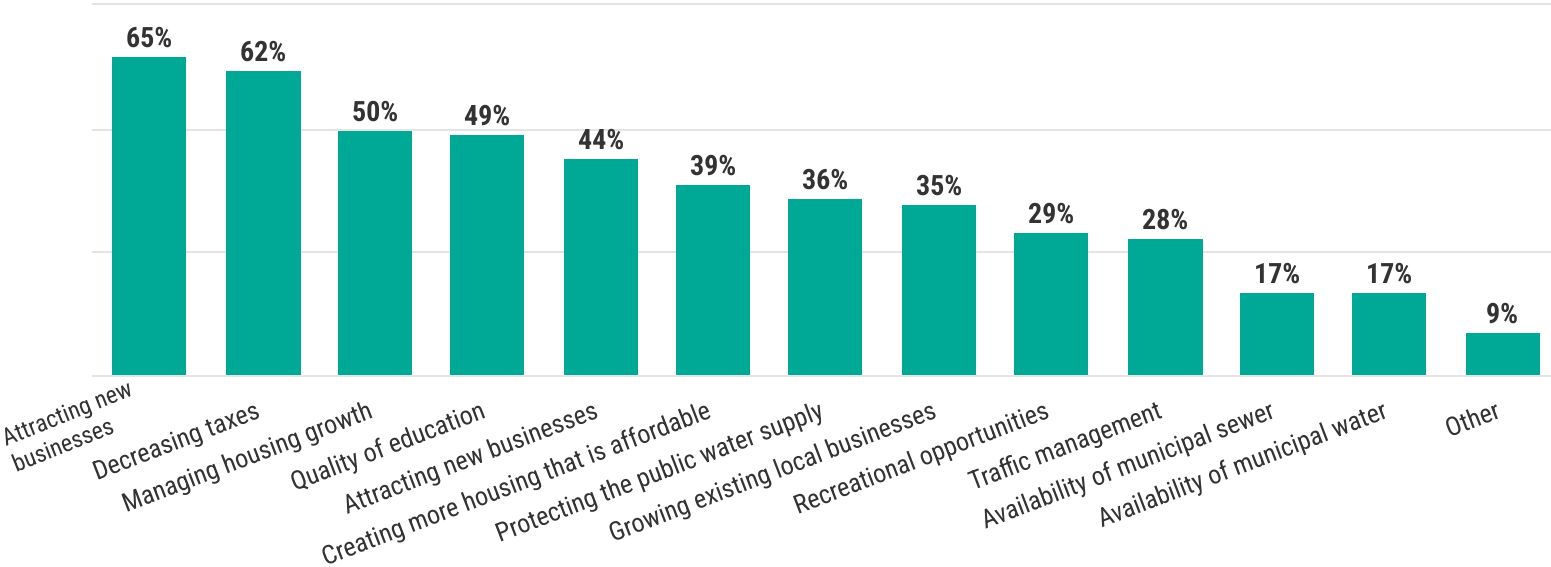
2024 Millbury Housing Needs Survey Results

Future Housing Needs

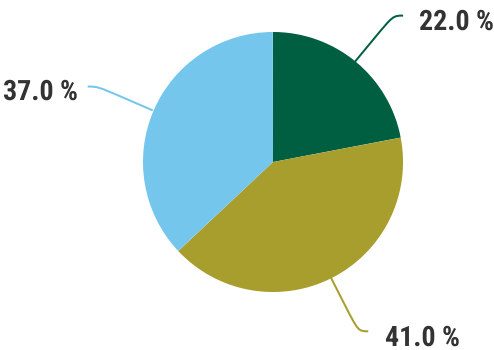
Which of the following populations are most in need of increased housing options in Millbury?



Which issues related to housing and development do you think the Town of Millbury should prioritize in the next 5 years?



Yes No Unsure, more information is needed



In the future, would you like to see Millbury pursue local adoption of the Community Preservation Act (CPA)?

2024 Millbury Housing Needs Survey Results

Comments on Needs Related to Housing & Development

"Stop building large developments"

"Public safety, fire, police"

"Sidewalks. The fact that you cannot walk up to the Blackstone Valley Shops is embarrassing and dangerous."

"Lower tax rates for seniors who live on Social Security excluding the 1st or 2nd \$100k or \$200k of property value and perhaps having business tax rates higher depending on the size of the business not excluding the type of business."

"Millbury is maxed out population vs police, fire and schools, its very taxing to the homeowners that are already established and supporters."

"New & existing business should help keep the cost of home taxes down."

"Put a stop to huge condo complexes. The new Canal St condos, Cordis Mill, and Howe Ave condos have pushed things to the limit."

"More open space and add some parks and do better at maintaining what we have"

"Get natural gas lines installed throughout the town to hook up existing and new construction."

"The quality of education in millbury is on the decline... We need to spend more money on the educational system if we want more young families in town."

"I checked improving roads and sidewalks, but I'd like to stress the sidewalk part of it. If Millbury continued it's focused of becoming more pedestrian friendly and focused on public transportation it would only improve the livability for those who already struggle to buy homes. Cars are a giant expense that some people can't take on, especially as we age."

"Homeowners pay enough taxes. STOP finding ways to increase our taxes."

2024 Millbury Housing Needs Survey Results

General Comments

"I would be in favor of smaller homes being built."

"Not enough is being done about revisiting/revising our Zoning."

"Have more home grants available to current homeowners for repairs to current home. Siding, plumbing, construction..."

"Solar farms & battery storage farms should not be allowed in residential neighborhoods or near waterways even if the property is zoned as business 2. Large apartment complexes should not be allowed in small residential neighborhoods. Back-filing conservation land should not be allowed, conservation land and swamp areas should be preserved."

"Keep it rural please!"

"More affordable housing for all. Less taxes. Keeping our town a town. Came here from Worcester because of the small-town feel. Don't want it to change into a Worcester or Boston."

"No more congested areas. Give people space between houses"

"More sidewalks are needed as well as WRTA service should continue. Barriers on 146 to protect wildlife are also in dire need to protect both drivers who frequent the Millbury exits and wildlife."

"Reduce "snob zoning". Consider rezoning West Millbury to allow lots of 1 acre or less. Extend public sewer further into West Millbury (e.g. South Oxford Road). Acquire land for future high school."

"As we age I anticipate our largest concern will be escalating property taxes. Our house is paid off in full so our biggest expense is property taxes and I strongly support initiatives and legislation to allow reduced or capped taxes on select populations (seniors, veterans, and the disabled or otherwise financially in need)."

"Keep the small town and small neighborhood feel. Keep undeveloped wooded areas for our wildlife. Chose placement of new construction wisely with safety in mind."

2024 Millbury Housing Needs Survey Results

General Comments

"Just keep any housing developments in perspective of the neighborhood! We are a small town, not a city! Keep it that way! Size matters!"

"Preserve West Millbury and our wildlife!!"

"We may need to look at just our housing regulations and zoning in general. It's really important that builders are not allowed to just come in and do absolutely ridiculous things like on the corner of West Main and Beach Street. I'm all for housing, but can we think about what we're doing and how and where and why and and what format?"

"Trying to put a huge condo complex in a residential neighborhood like Rice Road is not in the best interest of Millbury. There has to be other, better locations closer to downtown."

"Millbury has lost the small town feel, no more parades, no carnival no fireworks due to the developments. There NEEDS to be a revisit on proposed developments and how it not only affects the town as a whole but surrounding homes in the area."

"Enforce the zoning laws that are now in effect!"

"My husband and I will have to look out of this town & state when retires if things don't change."

"Place larger developments in appropriate area. On main road or away from small developments. It will overwhelm traffic, safety, etc."

"Maybe the town could work with a developer willing to build tiny house communities that don't have the ridiculous half million dollar price tags on townhouses now being built for the over 55 community. Not everyone retired can afford them nor do they want something that large. More tiny houses could be built on less land."

"The only way to keep this town alive is to attract young professionals and expand businesses (restaurants, shopping, things to do). The "not in my backyard" people have to go."

"Need stricter guidelines on what types of building can go in. Millbury is a somewhat small town and cannot handle apartment complexes"

2024 Millbury Housing Needs Survey Results

General Comments

"Much of the apartment/ condo development in Millbury recently has not been affordable for lower income people. I.e. \$500,000 townhouses and most rentals over \$1500/month. Really not affordable if you are making minimum wage- \$25 an hour."

"Decrease property taxes"

"We are significantly behind neighboring towns in acquisition of Open Space or Conservation lands. This kind of program will allow Millbury to retain its characteristic as a farming and mill community while managing growth."

"Better water supply"

"Increasing population increases water/sewer usage. With the increasing water supply challenges due to environment issues this should be one of the first issues addressed before allowing big apartment buildings. Keep Millbury small town, not city!"

"Just help navigating the home buying process in general."

"No more developments. Do not turn the town into a city."

"Millbury doesn't need any more housing increases, period."

"We need to amend the zoning regulations to plan for responsible multi-family housing growth without substantially disrupting existing neighborhoods."

"Millbury has always been a small town. In recent years, laws have been implemented to turn Millbury into a city-esque place without providing more money for schools. We need to move AWAY from building more large scale apartments"

"Would like to see the return of single family homes with at least 1/4 acre of land."

"Consideration of PLACEMENT of new construction as not to disrupt the safety and small neighborhood way of life for residents that own property here."



Millbury Community Forum on Housing

AT MILLBURY PUBLIC LIBRARY

Featuring a
presentation,
Q&A,
and planning
activity



**Your input is
needed!**

Join the Millbury Housing
Production Plan Committee &
Central Mass Regional Planning
Commission for an opportunity
to discuss local housing issues
and identify future strategies
for meeting our community's
diverse housing needs.

Tuesday
June 4

6:00 pm - 8:00 pm

**Main Meeting Room at
Millbury Public Library
128 Elm Street**

Please RSVP to Emily at eglaubitza@cmrpc.org if you plan to attend



Millbury Community Forum on Housing

AT MILLBURY SENIOR CENTER

Featuring a
presentation,
Q&A,
and planning
activity



Your input is needed!

Join the Millbury Housing
Production Plan Committee
& Central Mass Regional
Planning Commission for an
opportunity to discuss local
housing issues and identify
future strategies for
meeting our community's
diverse housing needs.

Tuesday
June 18

12:00 pm

**Millbury Senior Center
1 River Street**

COMMUNITY WORKSHOP ON MILLBURY'S HOUSING NEEDS

Tuesday, June 4, 2024
6:00 PM
Millbury Public Library





1



Agenda

6:00 p.m.	Introductions
6:05 p.m.	Presentation and Q&A
6:45 p.m.	Quick break & divide into small groups
6:55 p.m.	Small group activity
7:25 p.m.	Final thoughts
7:30 p.m.	Workshop concludes

2

2

INTRODUCTION TO HOUSING PRODUCTION PLANS (HPP)

What is an HPP and why does Millbury need one?

3

HOUSING PRODUCTION PLAN

A Housing Production Plan is a way for municipalities to better understand local housing need & demand, development constraints & opportunities, plus create a vision for future affordable housing.

The final plan will be a 5-year strategic plan approved by the State’s Executive Office of Housing and Livable Communities (EOHLC).

1

Comprehensive Housing Needs Assessment

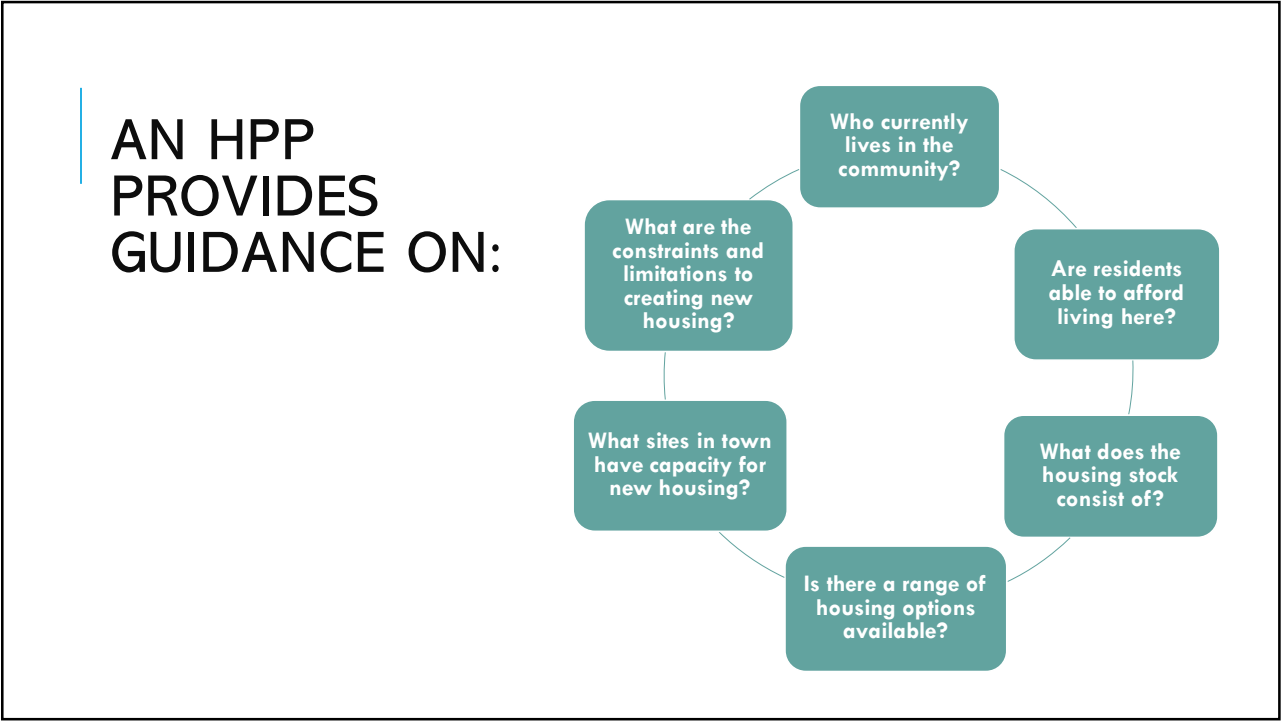
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Affordable Housing Goals

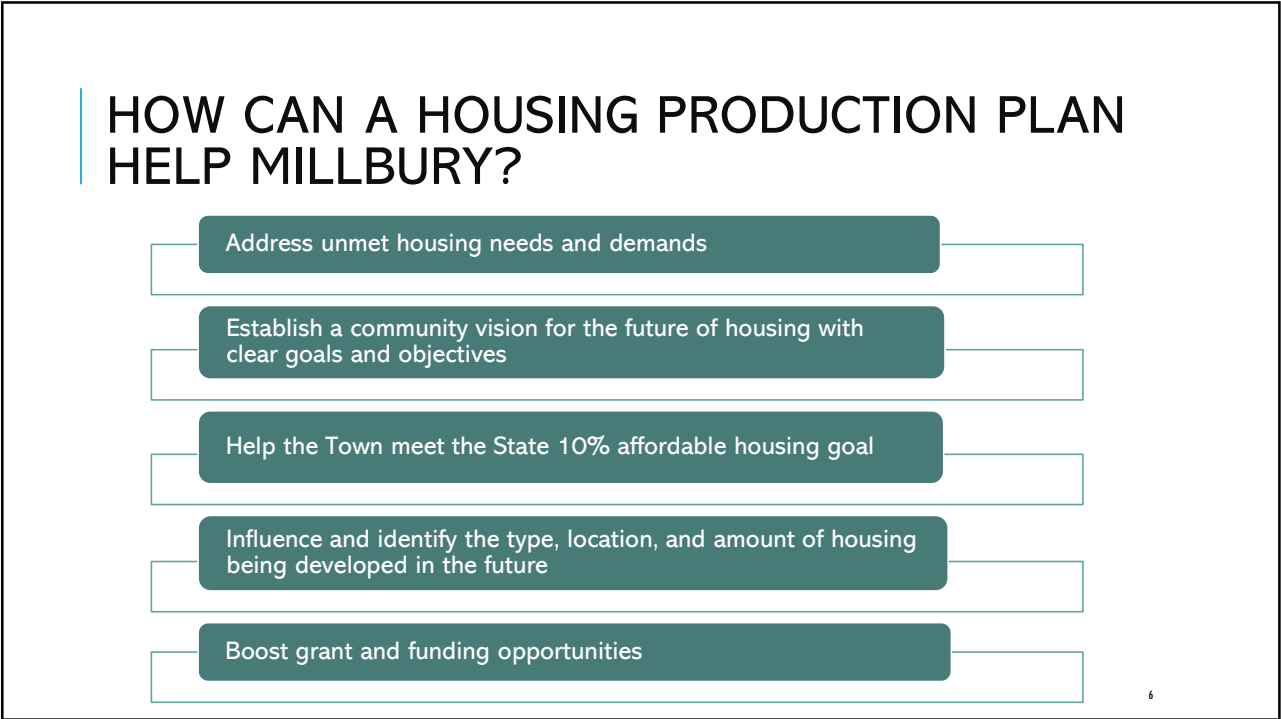
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Implementation Strategies

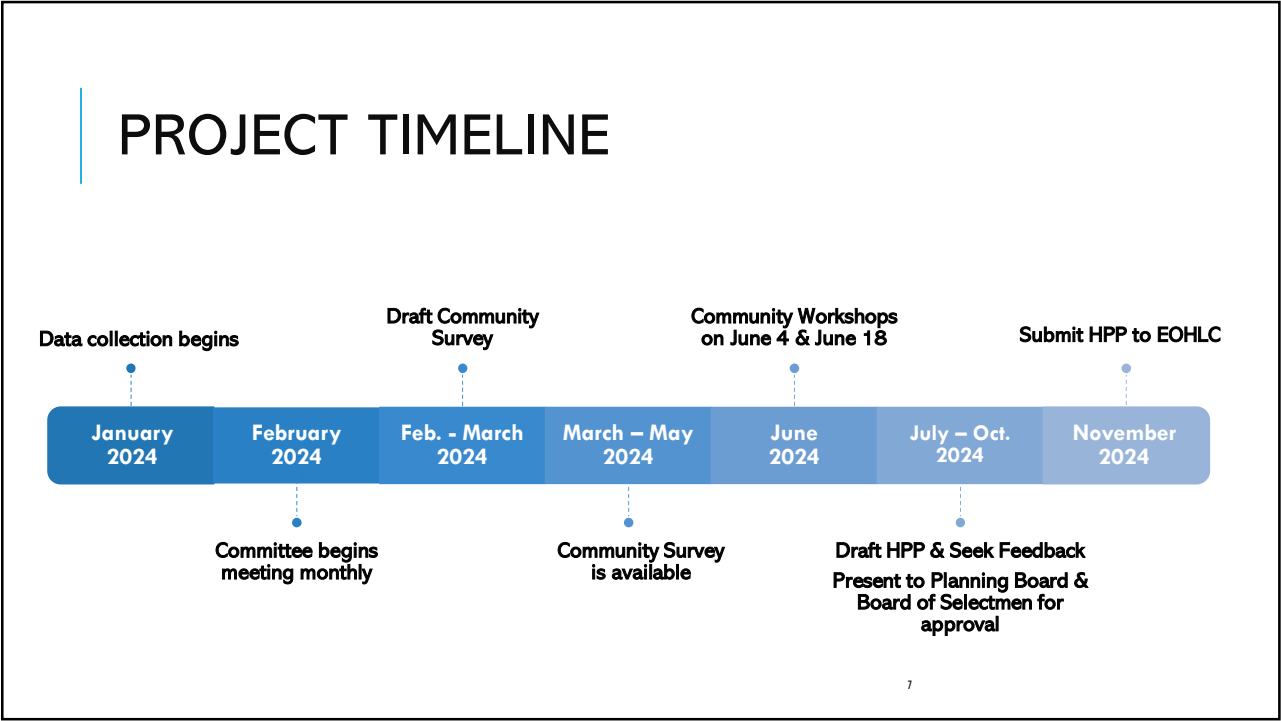
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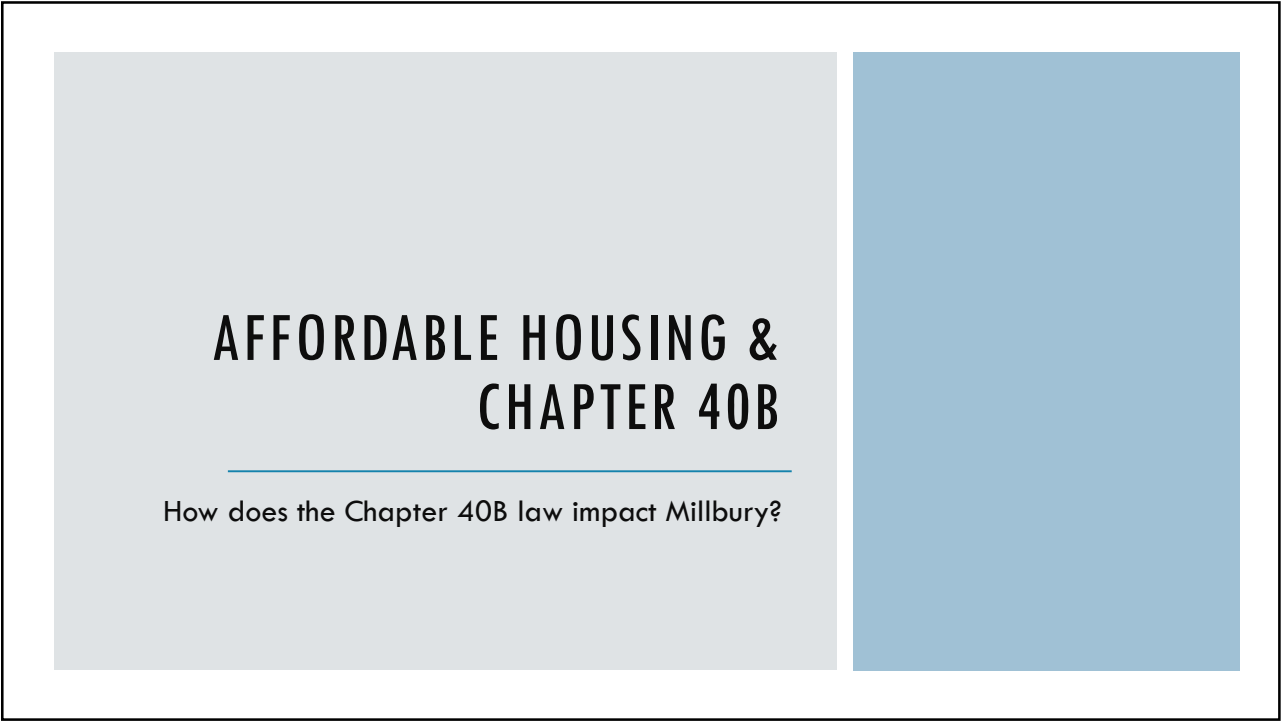
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8

AFFORDABLE HOUSING IN MASSACHUSETTS

- Affordable housing does *not* refer to the design, type, or method of construction of housing units, but to the cost of the housing to the consumer.
- While many communities may have *naturally occurring affordable housing*, this Plan focuses on the State’s definition of “affordable housing” in which a unit qualifies for inclusion on the Subsidized Inventory (SHI).
- Under the State’s Affordable Housing Law (M.G.L. Chapter 40B), every municipality in Massachusetts must maintain at least 10% of its housing stock deed-restricted as “affordable” to households earning 80% or less of the Area Median Income (AMI).

9

9

What does “*affordable*” look like in 2024?

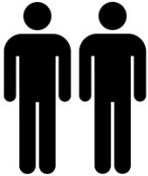
To be eligible for affordable housing, a household’s income cannot exceed 80% of the Area Median Income (AMI)

Area Median Income (AMI) for Millbury & Worcester, MA HUD Metro Area as of 2024:

\$117,300



\$68,500
for a 1-person household



\$78,250
for a 2-person household



\$88,050
for a 3-person household



\$97,800
for a 4-person household

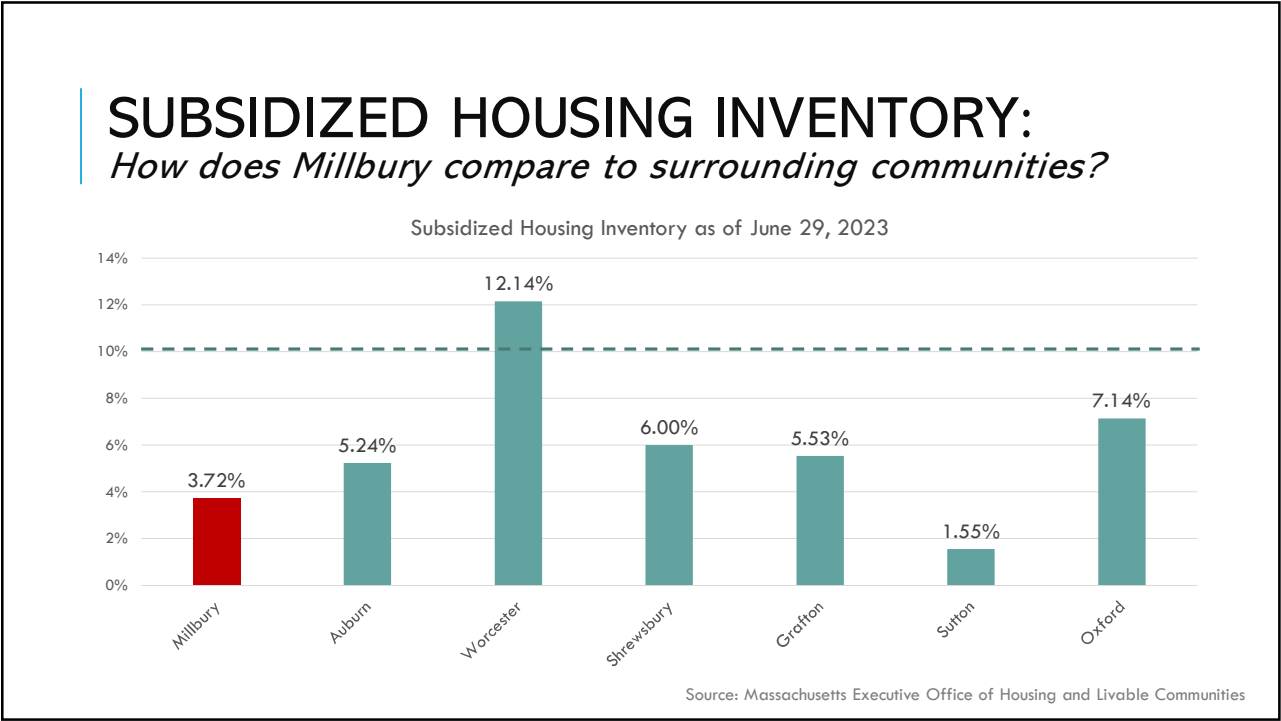
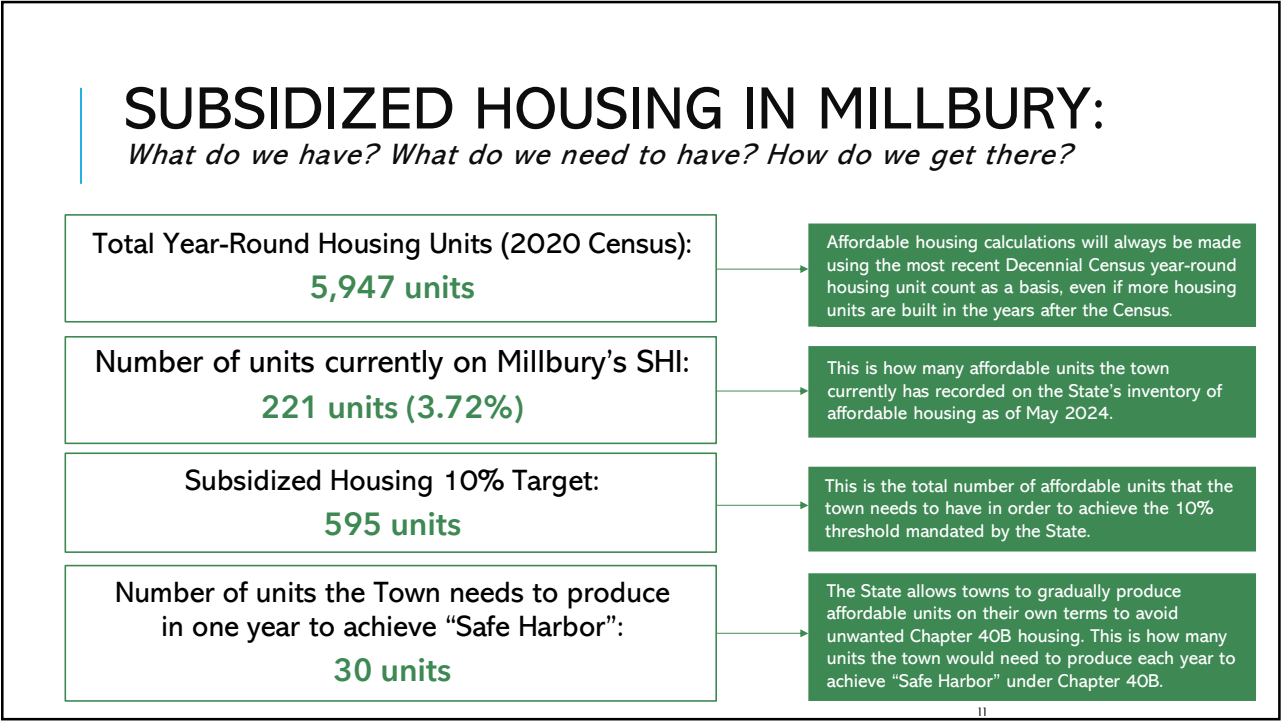
Households are eligible for “affordable housing” if they earn less than the above income limits

Income limits are calculated by parameters set by the U.S. Department of Housing and Urban Development (HUD)

10

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COMPREHENSIVE PERMITTING &
SAFE HARBOR

- In municipalities where less than 10% of their housing stock is deed restricted as affordable, a developer can legally bypass local zoning regulations and build more densely.
- The proposed development needs to include long-term affordability restrictions with at least 25% of the units
- The Comprehensive Permit does *not* waive other permitting requirements such as building permits, State highway access permits, wastewater disposal permits, State building code requirements, or State Wetlands Protection Act requirements
- Communities can deny a developer a Comprehensive Permit by claiming “Safe Harbor” if they have an approved Housing Production Plan **AND** increase their affordable housing stock by at least 0.5% of the town’s existing housing units in 1 year or by 1.0% over 2 years

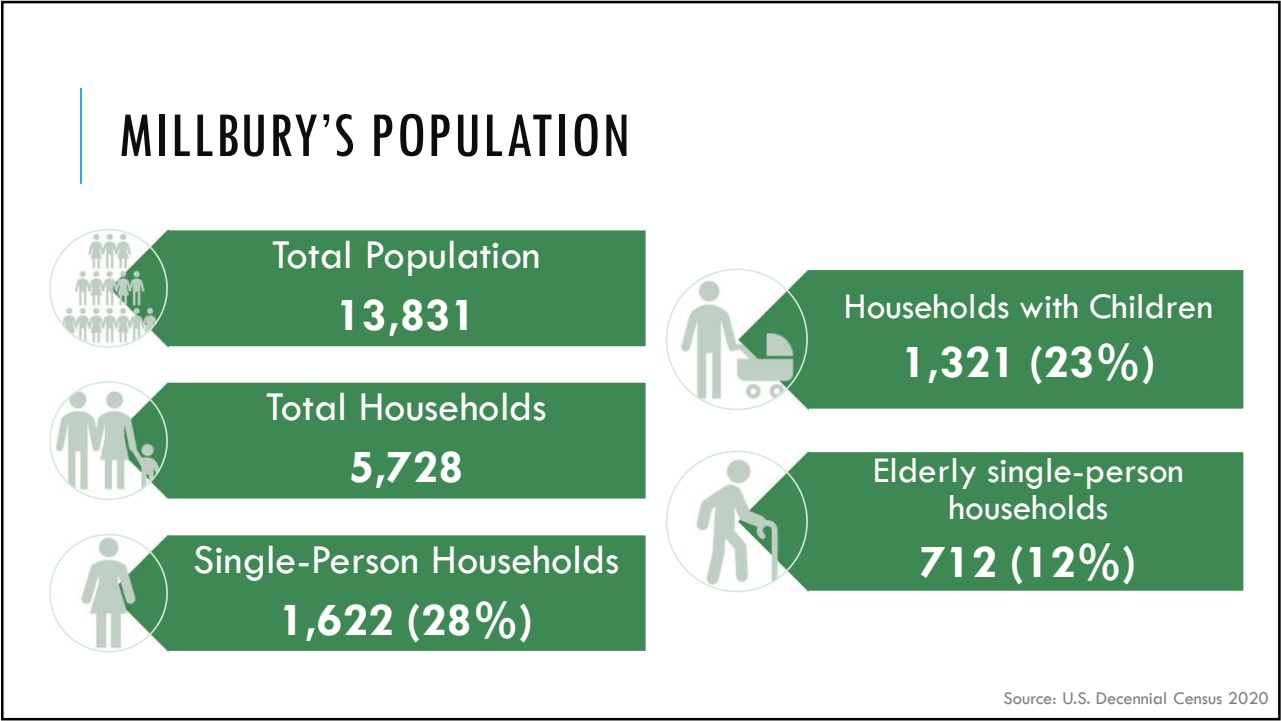
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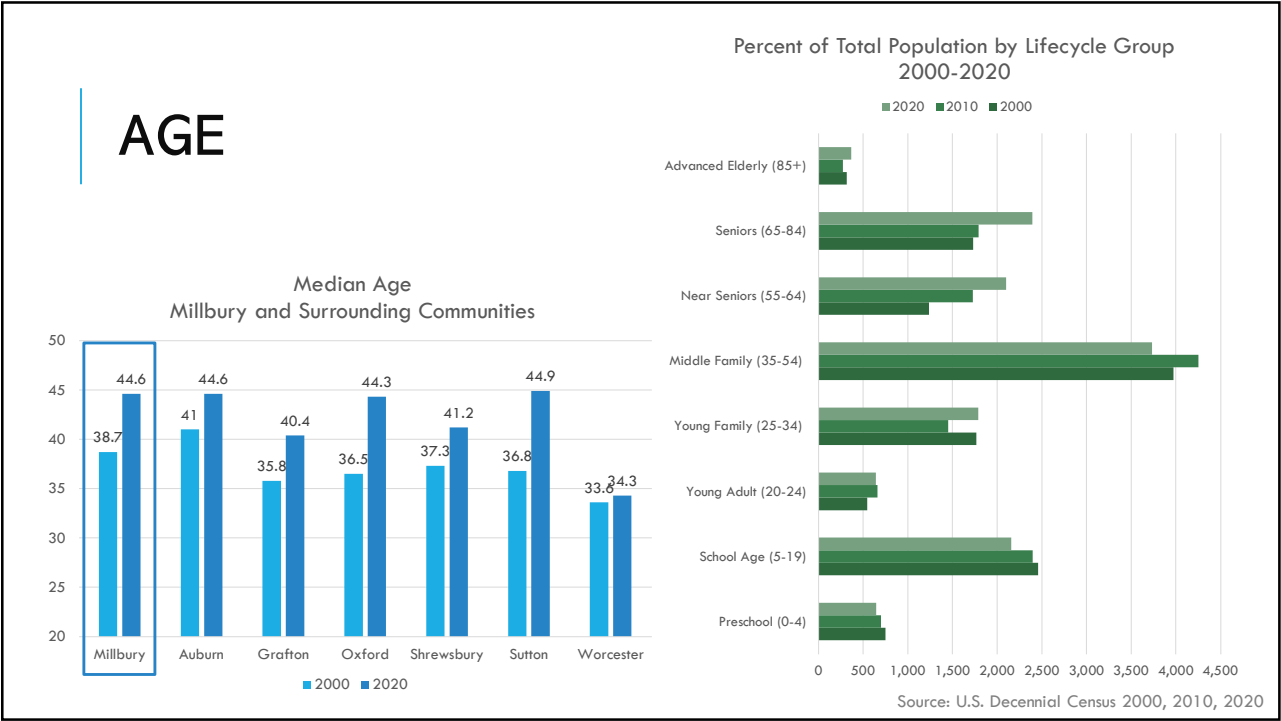
COMMUNITY DATA

Does Millbury’s housing stock meet the needs of
current and future residents?

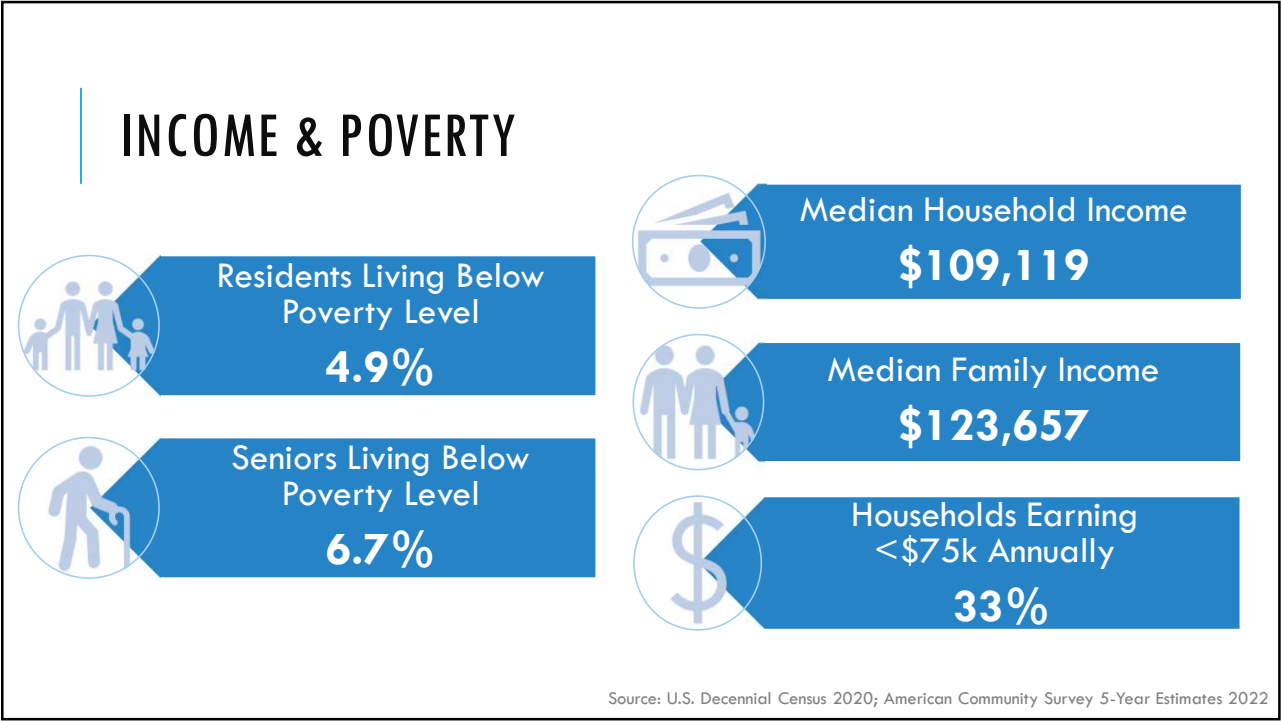
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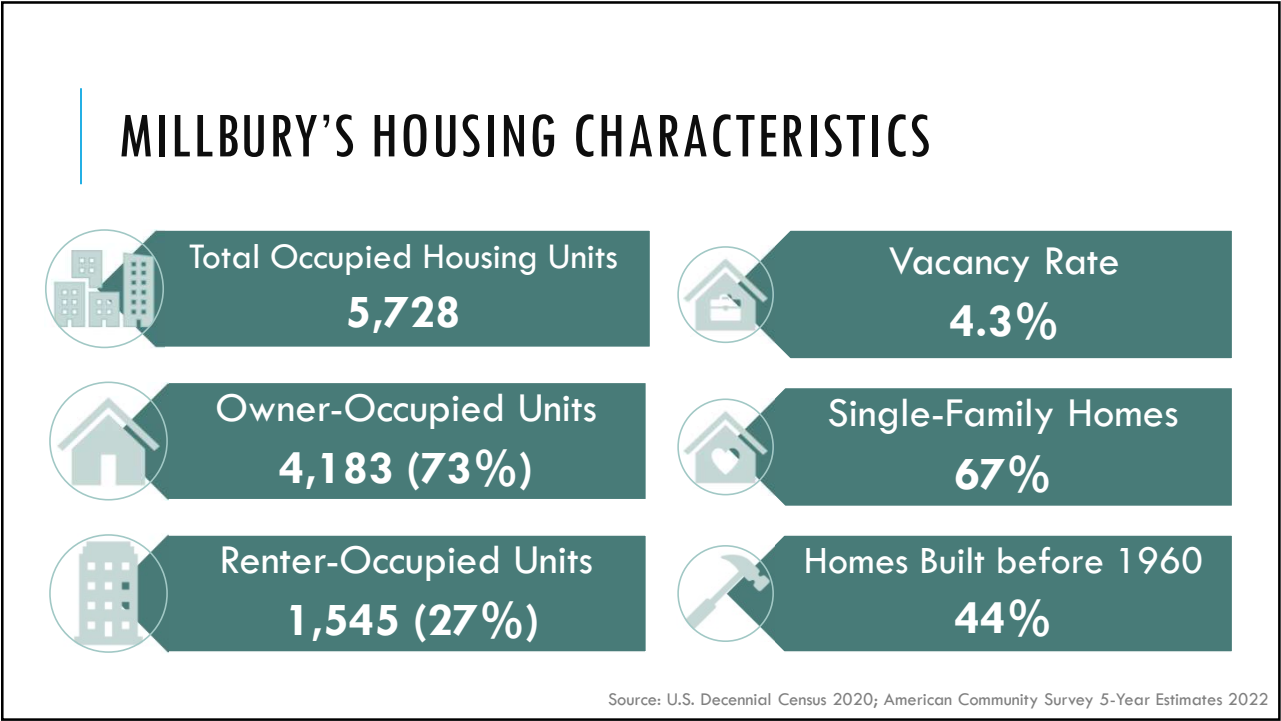
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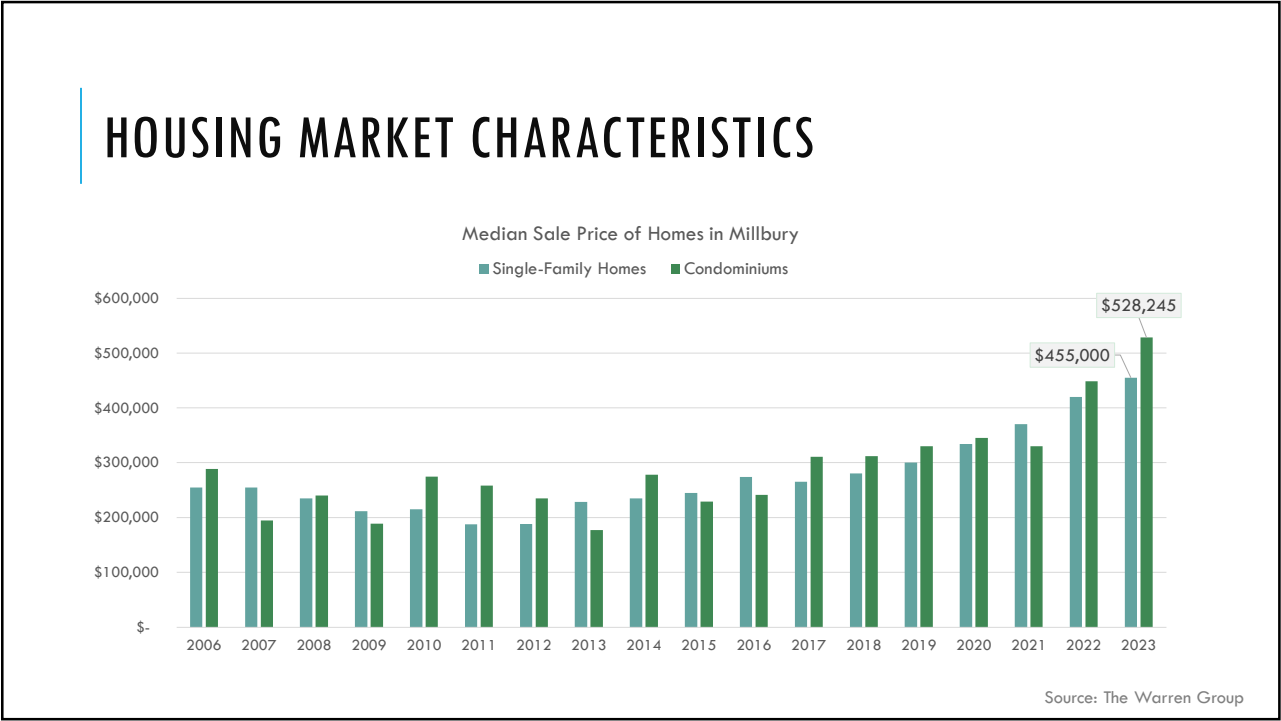
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18



COMMUNITY SURVEY RESULTS

Important takeaways from the community survey

WHO COMPLETED THE SURVEY?

243 respondents filled out the survey

86% of respondents are homeowners & 9% of respondents are renters

32% of respondents have lived in town 40+ years

55% live in 1- or 2-person households

35% of respondents would qualify for affordable housing, based on their household income and number of people per household

Share your housing experiences and ideas

Survey on Millbury's Housing Needs Open Now!

www.surveymonkey.com/r/MillburyHousing

By taking this survey, you will help the Town of Millbury and the Central Massachusetts Regional Planning Commission (CMRPC) develop the town's first Housing Production Plan, which evaluates local housing conditions and recommends strategies for proactively planning and developing more affordable and diverse housing options to meet the needs of current and future residents.

For more information on this planning process, please email: eglabutz@cmrpc.org

Paper copies are also available at Millbury Town Hall, Senior Center, and Public Library.

Survey closes April 30!

21

WHAT TYPES OF HOUSING ARE DESIRED?

According to the survey results, the top 5 most desired housing types are...

1. Small, single-family market-rate homes geared towards first-time homebuyers
2. Small- to medium-sized single-level homes
3. Small, market-rate homes geared towards seniors
4. Medium-sized single-family homes
5. Cottage housing community

Desirability of housing types in Millbury

Housing Type	Very desirable	Somewhat desirable	Not desirable
Small, single-family market-rate homes geared towards first-time homebuyers	66%	28%	7%
Small- to medium-sized single-level homes	61%	34%	4%
Small, market-rate homes geared towards seniors	56%	31%	13%
Medium-sized single-family homes	47%	44%	9%
Cottage Housing Community	38%	33%	30%
Accessory dwelling units or "in-law apartments"	33%	50%	15%
Accessible housing for people with disabilities	33%	48%	19%
Assisted living communities	28%	46%	26%
Tiny homes	24%	38%	38%
Small-scale apartments (2-6 units)	21%	41%	39%
Mixed-used Residential / Commercial	18%	32%	50%
Duplexes	17%	44%	39%
Luxury single-family homes	14%	26%	60%
Housing for special populations	14%	32%	54%
Townhouses	13%	29%	58%
Condominiums	12%	27%	61%
Conversion of larger homes into apartments	12%	27%	60%
Larger-scale apartments (7 or more units)	10%	11%	79%

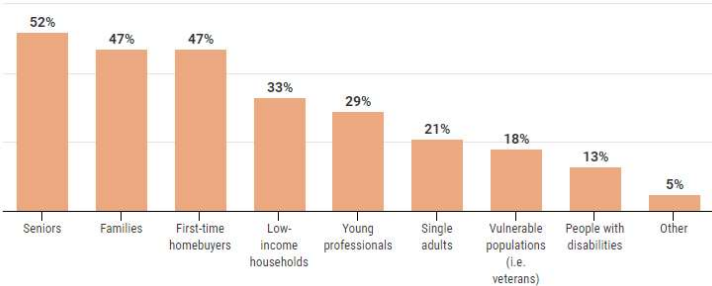
22

WHO IS IN NEED OF INCREASED HOUSING OPTIONS IN MILLBURY?

According to the survey results, the top 5 populations most in need of increased housing options in Millbury are...

- 1. Seniors
- 2. Families
- 3. First-time homebuyers
- 4. Low-income households
- 5. Young professionals

Which of the following populations are most in need of increased housing options in Millbury?



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DO YOU PLAN TO LIVE IN YOUR CURRENT RESIDENCE AS YOUR AGE INTO RETIREMENT?

According to the survey results...

- 42% plan to live in their current home and anticipate being able to afford their home and housing costs
- 31% plan to live in their current home but are unsure if they will be able to afford their home and housing costs
- 10% do not plan to live in their current home because they will not be able to afford their home and housing costs
- 10% do not plan to live in their current home but would like to remain in Millbury if there is housing available that meets their needs
- 7% do not plan on staying in Millbury for reasons unrelated to housing affordability



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IF YOU WERE TO CONSIDER MOVING OUT OF YOUR COMMUNITY, WHICH OF THE FOLLOWING FACTORS WOULD DRIVE YOUR DECISION TO MOVE?

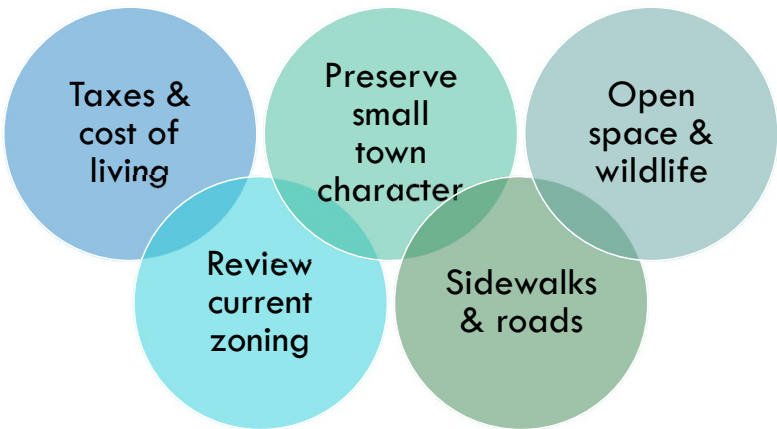


According to the survey results, the top 5 reasons that current Millbury residents would consider moving are...

- 1. Maintaining your current home will be too expensive
- 2. Looking for a different home size that meets your needs
- 3. Looking for an area that has a lower cost of living
- 4. Wanting to live in a different climate
- 5. Maintaining your current home will be too physically challenging

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OTHER THEMES FROM SURVEY RESULTS



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LOOKING AHEAD

What are Millbury’s options to address its housing needs?

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WHAT OPTIONS EXIST FOR FULFILLING MILLBURY’S HOUSING NEEDS?

- Engage developers with *Friendly 40B* options
 - Town-owned land can be turned into a 40B development which residents can have some input on
- Encourage housing development types such as *cluster developments* or *modest multi-family units* in suitable areas of town
- Pursue reliable sources of funding for affordable housing initiatives such as Community Preservation Act (CPA) or an Affordable Housing Trust Fund
- Amend zoning to allow greater diversity in housing options
 - Adopt a zoning district that allows multi-family housing by-right at 15 units per acre density to comply with the new “MBTA Communities” law

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BUILDING THE “MISSING MIDDLE” HOUSING SUPPLY

Missing Middle Housing is a term used to describe a range of housing types with multiple units that are compatible in scale and form with detached single-family homes.

Missing Middle Housing offers a greater choice in housing types that still blend into existing single-family neighborhoods, create more affordable housing options, and help reach sustainability goals.



For more information on Missing Middle Housing, check out this document from AARP: <https://www.aarp.org/livable-communities/housing/info-2022/missing-middle-housing-download.html>

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BREAKOUT GROUP ACTIVITY

Instructions for the mapping and discussion activity

BREAKOUT GROUP ACTIVITY

Instructions

- Break out into groups of no more than 10 people
- Each table has a large map of Millbury displaying the 6 “housing opportunity areas” with land that could *potentially* be locations for future housing, plus a group of pictures of housing options of different scales and forms
- Discuss amongst your group which housing option would be the best fit for each of the housing opportunity areas
- Each study area must have one or more pictures assigned to it!
- Be prepared to discuss your reasoning at the end of the activity

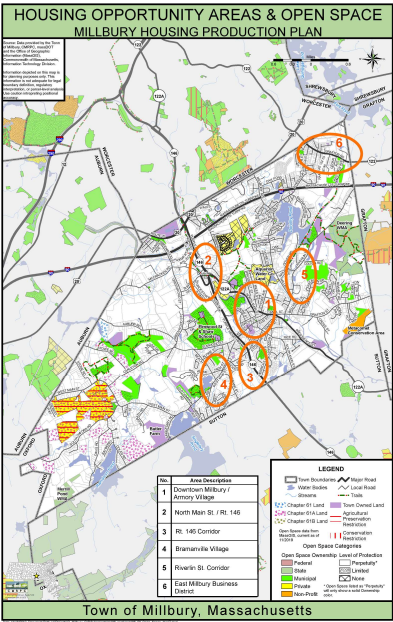
Please keep an open mind, allow all members in the group to talk, and be creative!

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ACTIVITY MAP

- Orange circles are study areas identified by the Millbury HPP Committee and CMRPC based on previous planning efforts and locations of Town-owned land
- There may be areas appropriate for housing that are not identified on this map. Town-owned land is the best place to start, however there may be privately owned parcels that owners are interested in selling.
- Remember- zoning can be changed. If an area is not currently zoned for a certain type of land use, a proposed change can be brought to Town Meeting.



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HOUSING TYPES

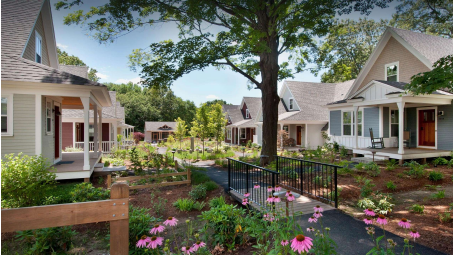
Accessory Dwelling Unit (ADU)

Smaller, independent residential dwelling unit located in the same lot as a stand-alone single-family home. Can be attached or detached units.



Cottage House Community

A group of small, single-family dwelling units (generally 800-1,200 square feet) clustered around a common area, often providing connected backyards and a pedestrian friendly environment.



Tiny House Community

A group of dwellings typically sized under 600 square feet in floor area clustered around a common area. Tiny houses may be built on trailers or on a foundation and they are *not* designed to provide temporary accommodations for recreation, camping, or seasonal use.



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HOUSING TYPES

Small-Scale Apartments or Condominiums

Small-to medium-sized structure, with 2-6 rental or ownership units arranged side-by-side and/or stacked.



Large-Scale Apartments or Condominiums

One large structure or a group of multiple medium-to-large structures divided into numerous units that are each separately rented or owned, surrounded by common areas.



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HOUSING TYPES

Mixed Use Residential/Commercial

A small- to medium-sized attached or detached structure consisting of two or more types of uses (residential, commercial, office, retail, medical, recreational, etc.) which are integrated vertically into a single building. A business or office use occupies the first floor while residences are located on the upper floor(s).



Senior Housing or Assisted Living Facility

A housing facility for older adults with disabilities, or those who cannot live independently. Living spaces can be individual rooms, apartments, or shared quarters. Facilities are designed to promote the independence of residents but offer varying personal and medical care services.



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HOUSING TYPES

Duplex (Two Units)

A duplex is a multi-family home that has two units in the same building. Units can be arranged either side by side or stacked on top of one another, each occupying an entire floor or two of the building.



Townhouses

Small-to medium-sized attached structure that consists of 2-16 multi-story dwelling units placed side-by-side.



Adaptive Reuse

This refers to the process of preserving existing structures by creatively updating or adapting them for a new use or purpose, including housing. Former schools, mills, hospitals, churches, and municipal buildings have been successfully converted to affordable housing in other towns.



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THANK YOU!

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